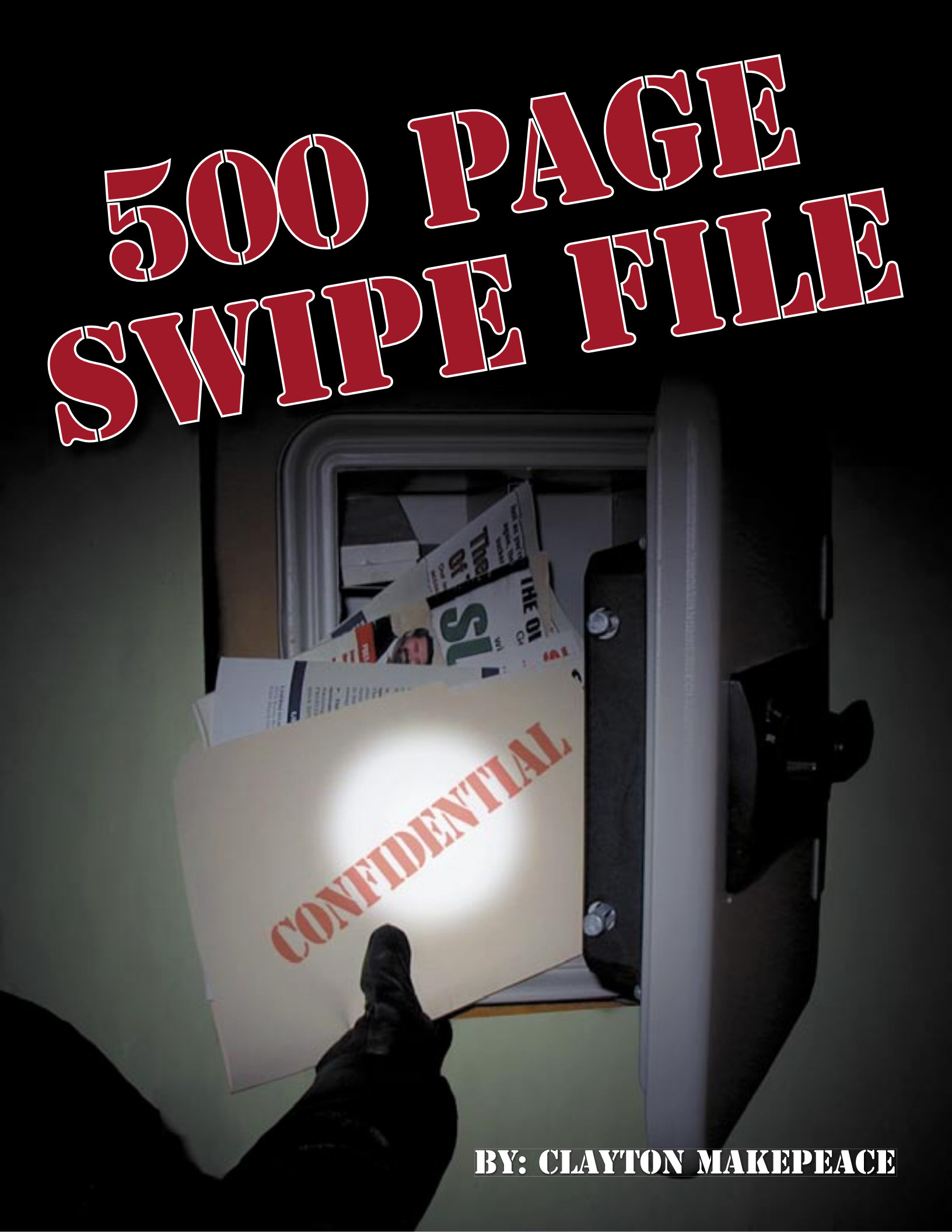
500 PAGE SWIPE FILE



BY: CLAYTON MAKEPEACE

500 PAGE SWIPE FILE

by CLAYTON G. MAKEPEACE

500 Page Swipe File
By Clayton Makepeace

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The Profit Center
The Total Package
Response Ink

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23¢ Life-Saver

Over the years I have watched a particular "A" level copywriter make a career out of headlines listing a very low price for a solution to a major problem. I borrowed this idea for a promotion of a client's Oral Chelation product.

It occurred to me that a heart bypass could cost over a hundred thousand dollars, yet there is evidence that a 23-cent capsule containing EDTA (the amino acid used in chelation therapy) opens arteries and prevents heart attacks.

This package is based on that concept. It is also a great example of how story telling early in the text can grab readers attention. Also notice page four, where we take the problem of clogged arteries out of the realm of the imagination and put it clearly in front of the prospect. I am absolutely convinced that if more promotions for health products demonstrated how a problem develops inside our bodies… helped people actually visualize the disease process… and "see" how a particular substance halts or reverses that process… health marketers would have greater success.

We also use another proof element that has worked quite well for us: The concept that you can see it working. We found a way for customers to prove that artery plaque was actually being flushed out of their bodies. So, armed with the mental image of how plaque forms and causes heart attacks and strokes … and then the offering of a simple test proving the supplement worked, we had tremendous credibility.

Notice also that we don't miss the opportunity to identify our common enemy, the drug companies, who would, if they had a patentable product that could do the same thing that Chelation could do, would charge you an arm and a leg for it.

This package has also mailed in the millions. It was first tested in spring of 2005 and it's still being mailed aggressively across America.

ARGUABLY, THE GREATEST HEALTH BREAKTHROUGH OF OUR GENERATION:

THE 23¢ LIFE-SAVER Heart Surgeons NEVER Tell You About!

NAMED INSIDE:

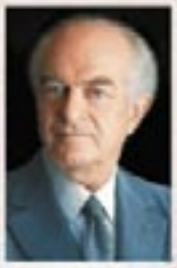
The astonishing health miracle 1.5 million grateful patients swear by:

- **So safe, it's FDA-APPROVED for use in baby food:** Proven 3 times safer than aspirin — used worldwide for 56 years without any significant adverse effects reported!
- **So effective, you can actually SEE it working:** 1,823 medical studies prove it works and 1,526 U.S. doctors prescribe it every day!
- **So cheap, its JUST PENNIES A DAY:** Just 23 cents per capsule — one-tenth the cost of a gallon of gas!

True-Life Stories By The People Who Lived Them:

- Heart Clogs Shrunk By More Than HALF! ..... *Page 11, INSIDE!*
- Open Heart Surgery CANCELLED! ..... *Page 18, INSIDE!*
- Angioplasty Postponed — INDEFINITELY! ..... *Page 9, INSIDE!*
- Costly Blood Pressure Meds GONE! ..... *Page 10, INSIDE!*
- Cut My Cholesterol BETTER Than Anything ..... *Page 19, INSIDE!*
- Arthritis and Diabetes Symptoms REVERSED! .... *Page 5, INSIDE!*
- Homocysteine Levels NORMAL again! ..... *Page 7, INSIDE!*

"The scientific evidence indicates that *[the substance named inside]* might eliminate the need for bypass surgery... equally valid as preventive treatment."



— Dr. Linus Pauling, Two-time Nobel-Prize Winning Scientist

ALSO INSIDE: Essential reading if you worry about:

■ your heart ■ stiff, achy joints ■ high or low blood sugar ■ leg cramps ■ sexual difficulties ■ sleep problems ■ swollen arms and legs ■ shortness of breath ■ back pain ■ vision problems ■ cold, numb and painful extremities ■ age-related memory problems ■ enlarged prostate ■ fatigue ■ hearing loss ■ skin problems ■ and more!

True-Life Stories By The People Who Lived Them:



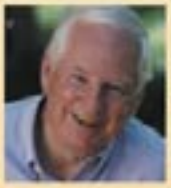
- Heart Surgery May Be A Thing Of The Past!...*Page 5*
- Heart Clogs Shrunk By More Than HALF In Just 90 Days!...*Page 11*
- Open Heart Surgery CANCELLED!...*Page 18*



- Balloon Angioplasty Postponed — INDEFINITELY! ...*Page 9*
- Kissed Costly And Dangerous Blood Pressure Meds GOOD-BYE! ...*Page 10*



- Cut Cholesterol BETTER Than Anything!...*Page 19*
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- Varicose Veins ERASED! ...*Page 13*

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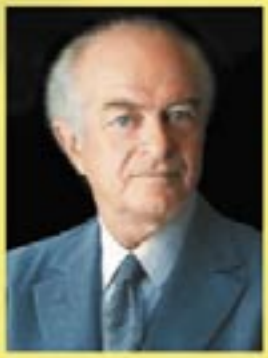
Anatomy Of A Heart Attack That DIDN'T HAPPEN:
Four little letters are saving John's life. Why they should be saving yours, too.....**Page 5**



RX For Homocysteine Poisoning: It increases your risk of heart attack, stroke and doubles your chances of contracting Alzheimer's. Here's a potent solution.....**Page 7**



The Best SEX Of Your Life (And why you haven't had it — yet):
Sex should get better with age. As mature adults, we've learned the ropes. We know all the right buttons to push and how hard (or gently) to push them. And we understand the value of taking our time. Here's how you can reignite the fires of passion — without paying drug companies for the privilege.....**Page 14**



"Published research and extensive clinical experience showed that EDTA helps reduce and prevent arteriosclerotic plaques, thus improving blood flow to the heart and other organs.

"The scientific evidence indicates that a course of EDTA chelation therapy might eliminate the need for bypass surgery.

"Chelation has an equally valid rationale for use as preventive treatment."

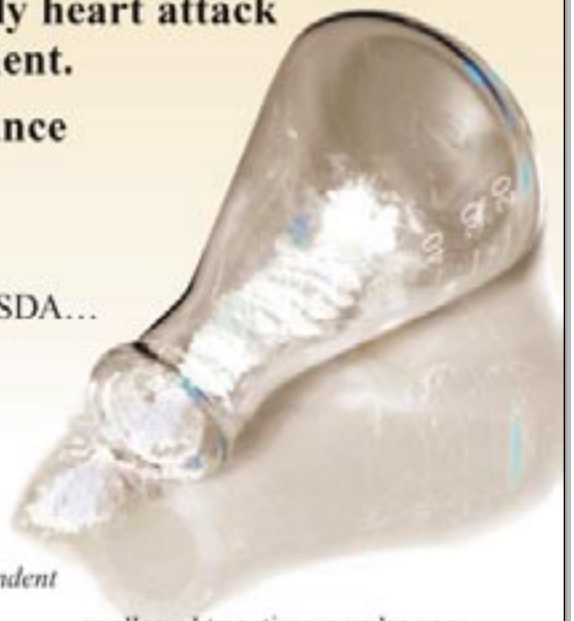
— Dr. Linus Pauling,
Two-time Nobel Prize-Winning Scientist

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THIS PRODUCT IS NOT INTENDED TO DIAGNOSE, TREAT, CURE OR PREVENT ANY DISEASE.

The HEALTH DISASTER that DIDN'T HAPPEN!

24 hours ago, this innocent-looking white powder was clogging a human artery, poised to trigger a deadly heart attack or a massive stroke at virtually any moment.

It was flushed away before it had the chance to inflict its damage — with a simple, 23-cent FOOD ADDITIVE!



- ✔ Pronounced 100% "SAFE" by both the FDA and USDA…
- ✔ Proven in 1,823 medical studies over 57 years…
- ✔ Used daily by 1,526 enlightened U.S. doctors to treat more than 1.5 million grateful heart patients.

By James Cannon
Health News, Special Correspondent

The harmless-looking white powder you're looking at *could* have been a death sentence for John — and a catastrophe for his grieving family. Just hours ago, it was arterial plaque, clogging his circulatory system, restricting blood flow to vital organs, and setting the stage for a deadly heart attack or stroke.

Left alone, it had the power to turn John — a living, breathing human being — into a fading memory — a mere statistic: One of the 960,000 Americans who will be killed by a clogged circulatory system this year.

Who knows? John might have been one of the fortunate ones and survived. This plaque might just have triggered a mild heart attack or stroke, leaving him paralyzed or with diminished mental powers, but still alive.

Or, if he was really lucky, he might have escaped with a diagnosis of high blood pressure — and a lifetime sentence of drugs that may cause skin rashes, insomnia, depression, kidney damage and even rob him of his sexuality.

But now, this once-savage killer is as harmless as a teaspoon of sugar.

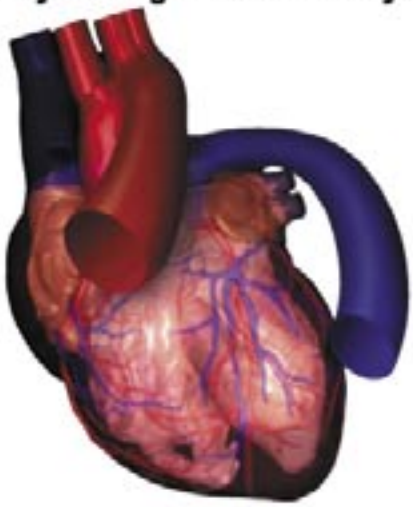
Because a few hours ago, John swallowed two, tiny capsules containing an amino acid so safe, that the United States Food and Drug Administration has approved it as an additive to baby food. Almost immediately, it entered his bloodstream, seeking out, arresting and neutralizing the rogue calcium deposits that had super-glued this plaque to his artery walls.

Then, in an act of supreme irony, the very blood that this plaque had once blocked quickly swept it to his kidneys where it was unceremoniously evicted from John's body as a component of urine.

(Continued on page 5)

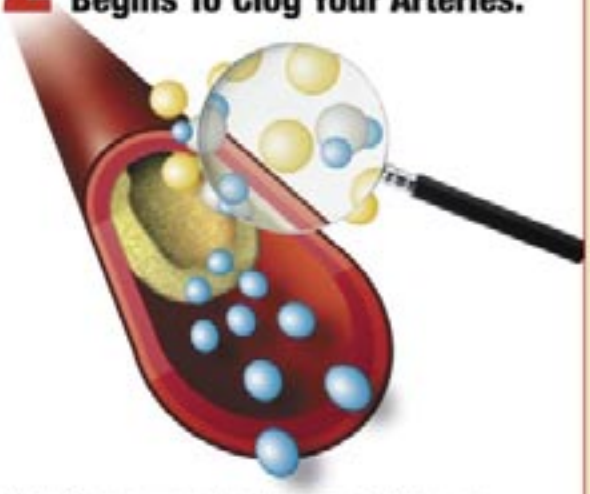
The Chelation Miracle In Action:

1 Once-Upon-A-Time, Blood Flowed Freely Throughout Your Body.



At birth, your arteries, veins, capillaries and arterioles were clean, unobstructed and able to feed your heart, brain and every other cell and organ in your body.

2 Over The Years, Plaque Begins To Clog Your Arteries.



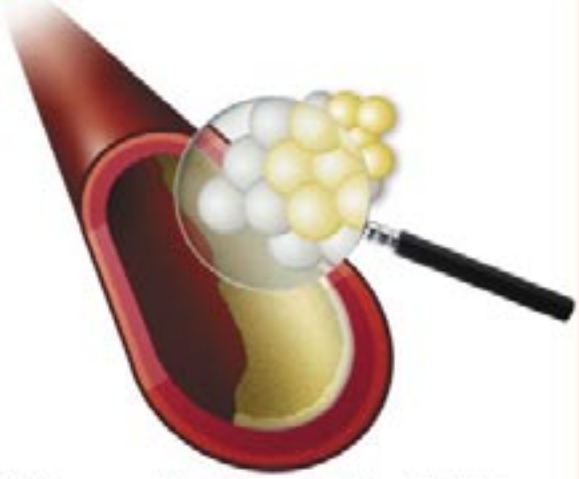
By the time you reached the age of 10, rogue calcium molecules — calcium deposited where it doesn't belong — began gluing fatty cholesterol deposits to the inner walls of your circulatory system, forming plaque.

3 Clogged Arteries Can Trigger A Heart Attack Or Stroke.



Year after year, plaque deposits grow larger, gradually starving your heart, brain cells and every other cell in your body. If ignored, these blockages can trigger a stroke or heart attack.

4 EDTA Blasts Away Plaque And Leaves Your Arteries Clean.



EDTA removes the calcium "glue" from the blockage … plaque is dissolved, leaving artery walls clean. The EDTA — along with the now-harmless calcium and cholesterol are then excreted by the kidneys.

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There will be side effects. Truly *amazing* ones.

Because you see, this remarkable amino acid did not just remove plaque from John's cardiac arteries. It scrubbed every one of the 75,000 miles of arteries, veins, capillaries, and microscopic arterioles in his body. Now, nutrient-rich, lifegiving blood is coursing to places it hasn't reached in years — or even in decades.

And suddenly, cells that were once starved and dying throughout his body are being reborn:

✚ The brain cells that control learning, reasoning, coordination and memory are being rejuvenated and sparking to life again…

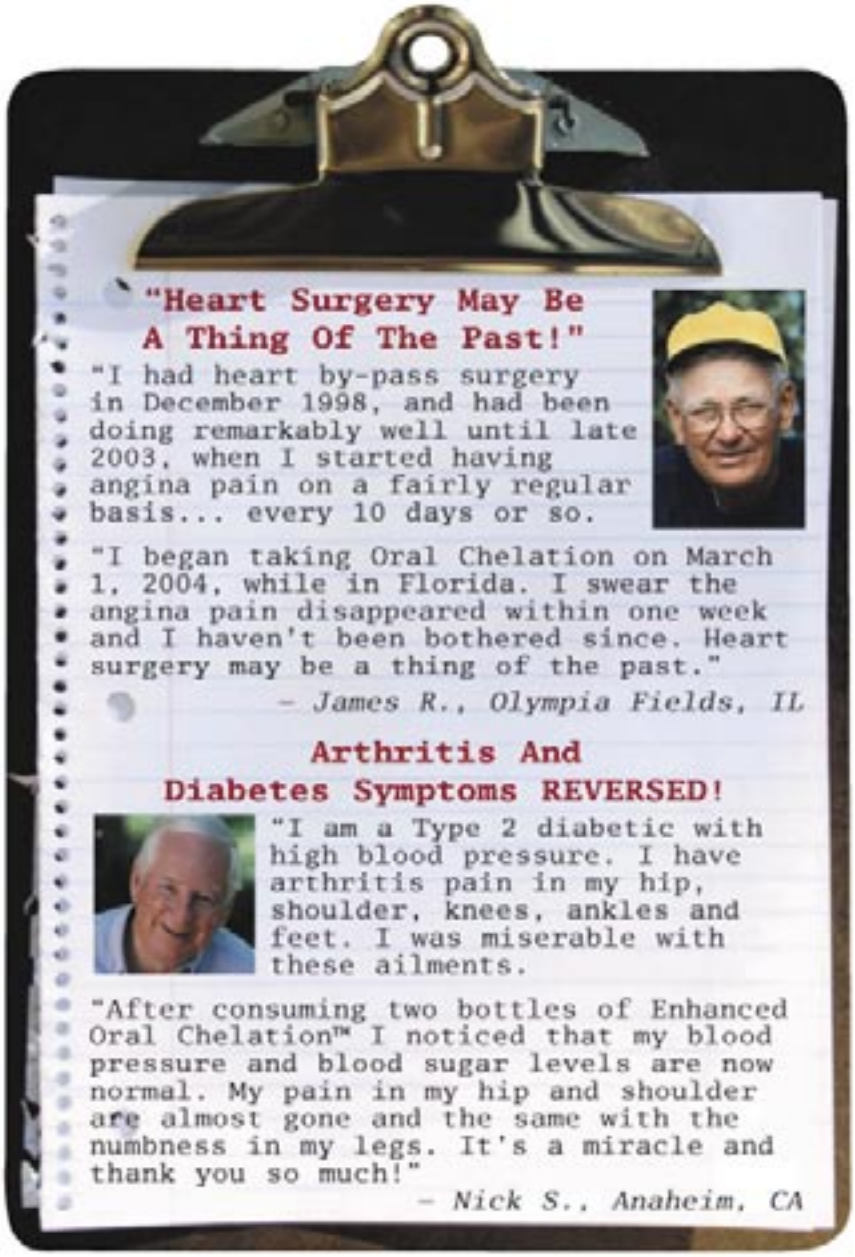
✚ Nerve endings, once deadened, are being revived and electrified. Creaky, inflamed, painful joints are being soothed, renewed and rendered pain-free…

✚ Entire organs — from his eyes and ears… to his heart, lungs and liver… to his stomach, pancreas, and intestines — and even to his sexual organs — are being revitalized and are returning to their normal functions…

✚ Extremities — arms and hands, legs and feet — once cold, tingling and numb are now being warmed and desensitized by abundant supplies of life-giving blood…

✚ Skin that was thinning and weakening with each passing year is regaining the smoothness, elasticity and youthful glow it had 10, 20, even 30 years ago…

✚ And the patient's body rallies, even the fatigue that began plaguing him after age 50 is giving way; replaced by deep reservoirs of vibrant new energy.



Four little letters are saving John's life.

They should be saving yours.

…So what is this miracle of nature?

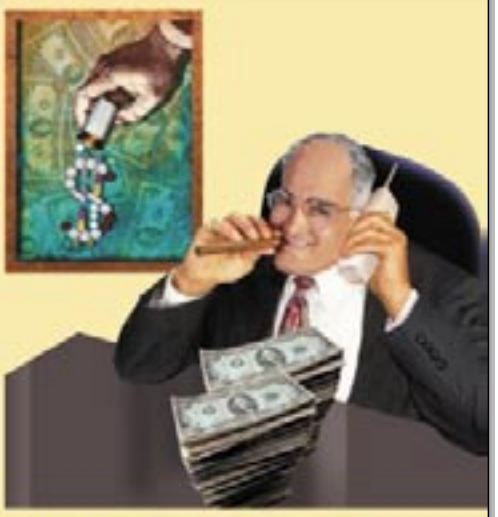
…This 23-cent capsule that works the wonders that the world's most expensive prescription drugs *can't?* Scientists call it *"ethylenediaminetetraacetic acid."* But please don't be put off by the fancyschmancy jargon. The rest of us refer to it with four little letters: "E – D – T – A."

EDTA, first synthesized in Germany in 1935, is a simple amino acid, very similar in composition to common household vinegar.

In medical studies, EDTA

(Continued on page 7)

How much would drug company FAT CATS charge you for one product that does all this?



Patients who take oral chelation and their doctors report truly amazing results like these…

- Blockages in the arteries feeding the heart and brain are dramatically reduced and even eliminated…
- High cholesterol and homocysteine levels and blood pressure — key risk factors for heart attack and stroke — are reduced to normal levels…
- Arrhythmia and palpitations are reduced or eliminated…
- Angina and general chest pains are eased…
- Edema (swelling of the lower legs and ankles) — a symptom of congestive heart failure — is alleviated…
- Chronic shortness of breath is eased or eliminated…
- Cold, numb and painful extremities are warmed and soothed…
- Paralysis due to heavy metals toxicity is reversed…
- Chronic infections due to a failing immune system are less frequent or eliminated…
- Enlarged prostates shrink…
- Varicose veins fade or even vanish…
- Insomnia is replaced by deep, restful sleep…
- Chronic fatigue is replaced by deep wells of new energy…
- Cataracts and "floaters" melt away, and eyesight is improved…
- Male impotence is reversed…
- Sciatica and the excruciating back pain is relieved…
- Sexual sensation intensifies in both men and women…
- Hearing loss is reversed…
- Age-related cognitive decline, memory loss and fading mental powers are halted or reversed…
- The progression of Alzheimer's and Parkinson's is slowed, halted or even reversed…
- Skin elisions and ulcers are erased…
- ***And much, much more!***

At just 23 cents per capsule, Enhanced Oral Chelation™ costs a tiny fraction of what big drug companies charge for a single drug.

BONUS:
While heart-related drugs are notorious for side effects from abdominal and back pain, constipation and diarrhea, hair loss, headache, impotence — and even "sudden death," chelation has been used worldwide for more than 70 years *WITH NO SIGNIFICANT SIDE EFFECTS EVER REPORTED!*



SAVE $267.05
See page 22!

Shouldn't you see what *Enhanced Oral Chelation*™ could do for you?

Send for your risk-free trial of Enhanced Oral Chelation™ — plus $267.05 in FREE gifts and discounts — TODAY!

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Antidote for HOMOCYSTEINE POISONING



You've probably been hearing a lot about homocysteine lately. Evidence suggests that homocysteine may promote atherosclerosis (fatty deposits in blood vessels) by damaging the inner lining of arteries and promoting blood clots.

As a result, scientists are concerned that high levels of homocysteine may put you at increased risk of a heart attack or stroke. And to raise concerns even further, a study by Boston University, reported by the National Institutes of Health and The New England Journal of Medicine, February 14, 2002 showed that people with elevated levels of homocysteine are at nearly double the risk of Alzheimer's disease and other dimentias.

EDTA chelation therapy — along with folic acid and vitamins B6 and B12 — are known to reduce homocysteine levels in the body, thus lowering your risk.

Enhanced Oral Chelation™ from Health Resources could be your best defense against homocysteine poisoning:

SEND FOR YOUR FIRST BOTTLE TODAY!



"It was discovered that my homocysteine level was elevated. I received your brochures for Oral Chelation in the mail and thought, 'What have I got to lose?'

"That was a year ago and now I feel GREAT. No more leg or foot discomfort and homocysteine level is normal. Thanks a million!"

– Kaye H., Saint Clairsville, OH

has been shown to be *three times* safer. In fact, EDTA is *so* safe for humans, the American Heart Association recommends massive direct intravenous injections as treatment for people who have been exposed to toxic levels of lead, mercury, aluminum and cadmium. More than 200,000 children in the U.S. have undergone chelation therapy as treatment for lead poisoning, for example.

And both the U.S. Food and Drug Administration (FDA) and U.S. Department of Agriculture (USDA) approve it for use in foods that are enjoyed by everyone from our youngest babies to our oldest seniors.

EDTA is used every day to stabilize fats, oils and vitamins… to keep potato products from turning brown… to keep fish and shellfish looking fresh in the supermarket… to preserve the flavor and consistency of milk products… preserve canned vegetables… keep beer from exploding in your face when you open the can… to preserve the flavor of soft drinks… and much, much more.

When a doctor administers intravenous EDTA, the procedure is called "Chelation Therapy." The word "chelation" is taken from the Greek word for "claw" — the EDTA grabs and dispatches poisons in your body like an eagle's claw grabs and dispatches a helpless field mouse.

In 1955, research conducted at the Providence Hospital in Detroit, Michigan found that EDTA also claws away rogue calcium in your joints, kidneys, the

(Continued on page 8)

bones of your inner ear, and that glues cholesterol deposits to the inner walls of your arteries.

In fact, 1,823 scientific studies have proven that EDTA is *up to 82% effective* at eliminating rogue calcium from plaque, causing clogs to soften, let go and be flushed away!

Put simply, chelation therapy is widely known to be a powerful remedy for — and preventive *against* — atherosclerosis, arthritis, kidney stones, and even hearing loss!

U.S. medical associations — including the *American College for Advancement in Medicine* (ACAM) are dedicated to training doctors in the use of chelation therapy to both prevent and treat hardening of the arteries and other chronic degenerative diseases.

As a result, 1,526 U.S. doctors enthusiastically recommend EDTA chelation therapy to their patients. And chelation therapy is given to more than 1 million Americans and 3 million patients in Canada, Europe, Australia and South America every year.

A healthier circulatory system is the secret to a healthier body.

As millions of Americans and others around the world continue to use I.V. chelation therapy to remove toxic metals from their bodies and deadly plaque from their circulatory systems, something else is happening — something truly miraculous:

As toxins are removed… as circulatory systems are

Most natural remedies ask you to believe they work.

Chelation SHOWS you it's working!

Try this test:

STEP #1: The night before you begin chelation therapy, take a urine sample in a clear glass bottle, screw the lid on tight and set it aside.

STEP #2: Begin your EDTA therapy as instructed.

STEP #3: A few days after the therapy has begun, take a second sample — again, in a clear glass bottle. Let it sit overnight.

STEP #4: Using a 200-watt light bulb, hold the first bottle in front of the light bulb and gently swirl the liquid in a circular motion. It should be yellow in color, with no sediment swirling in the mix.

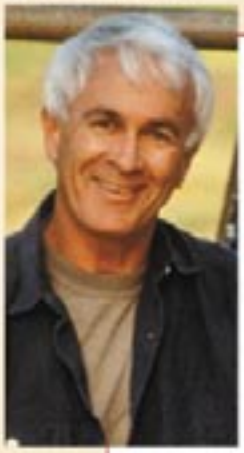
STEP #5: Now, do the same with the second bottle — the sample you took after beginning chelation therapy. As you swirl the liquid, you'll notice a "white tornado" of tiny particles in the sample.



SAVE $267.05
See page 22!

This "white tornado" is the plaque that EDTA chelation has dissolved from your arteries: Plaque that might have otherwise sentenced you to serious health problems — perhaps a stroke or heart attack.





"I asked my physician what that [white powder] was and he said 'plaque.' Your Oral Chelation is getting the plaque out of my arteries, which makes me a good candidate for NO HEART ATTACK."

– Gerry W., West Falmouth, MA

PLEASE — ACCEPT THIS GENEROUS OFFER:
Send for your risk-free trial of Enhanced Oral Chelation™ — PLUS $267.05 in FREE gifts and discounts — TODAY!

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8

scrubbed clean… and as abundant supplies of life-giving blood begin surging throughout their bodies… both patients and doctors report that scores of dangerous, chronic, painful and even deadly health problems simply vanish:

- Blockages in the arteries feeding the heart and brain are dramatically reduced and even eliminated…
- High cholesterol and homocysteine levels and blood pressure — key risk factors for heart attack and stroke are reduced to normal levels…
- Arrhythmia and palpitations are reduced or eliminated…
- Angina and general chest pains are eased…
- Edema (swelling of the lower legs and ankles) — a symptom of congestive heart failure — is alleviated…
- Chronic shortness of breath is eased or eliminated…
- Cold, numb and painful extremities are warmed and soothed…
- Paralysis due to heavy metals toxicity is reversed…
- Chronic infections due to a failing immune system are less frequent or eliminated…
- Enlarged prostates shrink…
- Varicose veins fade or even vanish…
- Insomnia is replaced by deep, restful sleep…
- Chronic low energy is replaced by deep wells of new energy…

Angioplasty Postponed INDEFINITELY!



"My doctor said I had two blocked arteries on the left side of my heart. I needed an angiogram and may need an angioplasty.

"I ordered your Enhanced Oral Chelation™ and took the product for over a year.

"I had a complete heart check after a year of using Enhanced Oral Chelation™ and they found no blockage."

– Daniel J., Crown Point, IN

"My Sight Has Improved!"



"After about four weeks, when I watched television at night I saw beautiful, deep lovely colors and could read the captions much faster because I saw the printing very clear. My sight has improved!

"After about five weeks, a new surprise... my hearing! Even the quality of music on my stereo is better."

– Emilia C. K., Los Angeles, CA

- Cataracts and "floaters" melt away, eyesight is improved…
- Male impotence is reversed…
- Sciatica and the excruciating back pain is relieved…
- Sexual sensation intensifies in both men and women…
- Hearing loss due to calcium deposits in the ear is reversed…
- Age-related cognitive decline, memory loss and fading mental powers are halted or reversed…
- The progression of Alzheimer's and Parkinson's is slowed, halted or even reversed…
- Skin elisions and ulcers are erased…
- *And much, much more!*

Remarkable scientific breakthrough:

The astonishing power of chelation therapy is now in your hands!

Until recently, getting the full benefits of chelation therapy was uncomfortable, time consuming and expensive.

You had to take time out of your busy day… drive to the nearest chelation clinic… plop down into a chair… get poked with an I.V. needle… and sit there for up to three long hours while the EDTA was pumped into you.

When it was over, the nurse

(Continued on page 10)

Chelation therapy helps cut high blood pressure 3 important ways:

1 By blasting away artery-clogging plaque that restricts blood flow...

2 By relaxing constricted arteries and allowing them to enlarge naturally...

3 By thinning the blood, thus allowing it to be pumped through your system with ease.

No wonder so many chelation users leave blood pressure problems behind!



Why not try it yourself?
Send for Enhanced Oral Chelation™ and your 10 FREE gifts TODAY!



"Before starting Enhanced Oral Chelation™, my blood pressure was really high... as much as 180/90. Since taking Enhanced Oral Chelation™, my blood pressure has dropped to normal range. I intend to order more of your product."

– *Sandy A., Brandon, FL*

Kissed Costly And Dangerous Blood Pressure Meds GOOD-BYE!

"Before I started using Oral Chelation, my doctor had me using blood pressure medicine.

"I then started on the Oral Chelation and noticed my blood pressure getting lower and lower... So low, in fact, that I was getting dizzy, so I quit taking the medicine entirely.

"Now I only use Oral Chelation and my blood pressure is always low! Usually around 120/70 or even lower."

– *James R., Marcus, WA*



would hand you a bill for up to $300 — and then tell you that you still had nine more treatments... 27 more hours in the chair... and another $2,700-worth of treatments to go.

And as if the $3,000 bill for your *first* set of treatments wasn't enough to break you, you discovered that you needed to come back in six months for *another* six treatments, another 18 hours in the chair and *another* $1,800 invoice!

The high price and inconvenience of chelation therapy put it out of reach for many Americans. But now, those days are gone for good — thanks to ENHANCED ORAL CHELATION™ capsules from Health Resources!

Now, *you* can experience all the life-enhancing, *life-saving* miracles of chelation therapy...

- With two small, easily swallowable capsules in the morning and two more in the evening...
- Without needles...
- In the comfort and privacy of your own home...
- *And for less than $1 a day!*

More than 100,000 delighted users of ENHANCED ORAL CHELATION™ *swear* it's saving their lives!

So please — don't take my word for it. Listen to what actual *USERS* of ENHANCED ORAL CHELATION™ are saying...

- "I suffer from carotid artery blockage (80%). My doctors sent me to surgery at over age 80. I

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don't want to take this very risky surgery. I tried Oral Chelation for a trial and wait-and-see. My doctors no longer want me to have surgery."
— *M.H., Oceanside, CA*

✚ "I just had my yearly complete physical check-up and I find after using Enhanced Oral Chelation™ for a year, my total cholesterol is down 20 points and well in an acceptable range — also blood pressure and heart rate is very satisfactory."
— *Leslie G., Venice, FL*

✚ "Enhanced Oral Chelation™ has lessened the numbness of my diabetic legs. It has also erased the liver spots or age spots from my body." — *Vick S., Anaheim, CA*

✚ "We began taking the Enhanced Oral Chelation™ in April 2003, and have seen a big improvement in our eyesight, recovery from paralysis that was due to chemical poisoning, and general well being and ability to concentrate. Thank you so much!"
— *Bill & Jo L., Palm Bay, FL*

✚ Joan M. of Houston, Texas used to suffer from insomnia. Now, she says, *"I sleep like a baby; spider veins going away; no more ringing in the ears. I am never tired; my day starts at 5:00 a.m.; lots of energy."*

✚ "When I used to get up I could not make a fist because of arthritis. Enhanced Oral Chelation™ stopped all the pain and now I can make a fist. I've noticed that my eyesight has improved tremendously."
— *Bobby S., Browns Summit, NC*

From Invalid To IN-CREDIBLE!



"I have been a semi-invalid near 23 years... able to get up a while most days.

"Since adding Oral Chelation to my herbal and raw egg breakfast, I am able to walk up to seven miles.

"My feet and legs looked like turkey wattles, but now they are nearly completely clear, telling me that Oral Chelation cleans out my arteries and veins. It's good stuff."

– *D.O.W., Barry, TX*

Heart Clogs Shrunk By More Than HALF In Just 90 Days!

"Had a PET scan after being diagnosed with Coronary Artery Disease – it's 65% improved after 3 months! Love the Enhanced Oral Chelation™. My body is responding very well. Doctors are astonished!"

– *Virginia W., Hemet, CA*



✚ "Excellent product! It has helped me return to full health after a major surgery."
— *Sandra F., Chatsworth, CA*

✚ "My memory has improved, and my joints and cartilage functions have increased. Now I can walk, swim and ride my bike. Thanks for a fine product and keep up the good work!"
— *Donald R., Little Ferry, NJ*

✚ "I found out from the doctor I had Type 2 Diabetes and also had a touch of arthritis. But taking Oral Chelation, no pain and my blood sugar is staying in the range close to where it should be."
— *Robert H., Lennon, MI*

✚ "I have an enlarged prostate. After beginning to take the capsules for about a week, it seemed that some of my problems lessened. Now that is the main reason that I am continuing to take Oral Chelation."
— *James J., Elkins, WV*

(Continued on page 12)

THE RESULTS ARE IN:

Oral Chelation offers all the benefits of intravenous chelation...

Without the needles... Without spending hours on an I.V....



AND AT ONE-FIFTEENTH THE COST!

The studies prove it:

■ In a report published in the highly respected *Journal of Chronic Diseases*, four patients with high blood pressure, four with angina, one with peripheral vascular disease and one recovering heart attack victim were given one gram of oral EDTA daily for three months.

RESULTS:

● Seven of the ten patients experienced significant reductions in their cholesterol levels — one patient's cholesterol plummeted 54% — from a high of 278 to a low of 128!

● All ten enjoyed a lowering of their high blood pressure...

● All four patients with angina reported significant relief, and...

● The patient with peripheral vascular disease reported improved exercise tolerance; researchers found an improved pulse in his extremities.

■ In a second test reported in the same prestigious medical journal, 20 patients who suffered from high cholesterol, high blood pressure, angina or peripheral vascular disease were given one gram of oral EDTA per day for three months.

RESULTS:

● Elevated cholesterol levels in nine of the patients dropped to within the normal range, making cholesterol-lowering drugs unnecessary...

● Angina attacks were reduced in both frequency and severity in five individuals...

● One person — a heart attack victim who had been suffering several angina attacks every day — obtained complete relief, and...

● NO adverse results were experienced by any of the patients!

Schroeder, Henry A. A practical method for the reduction of plasma cholesterol in man. J Chronic Diseases, 1956, 4: 461-468.

NOTE: Each daily serving of Enhanced Oral Chelation™ contains 200 mg of EDTA.



PLEASE — ACCEPT THIS GENEROUS OFFER:

Send for your risk-free trial of Enhanced Oral Chelation™ — plus $267.05 in FREE gifts and discounts — TODAY!

✚ "Since using Oral Chelation, the varicose veins have decreased and sometimes disappeared."
— *Jacqueline B., Perris, CA*

✚ "It has made me feel like 20 years old again. Truly a miracle product!"
— *Robert P., Woodsville, NH*

✚ "My memory seems to have improved, my blood pressure count is less, and I don't have to take an aspirin every day. I'm sleeping better."
— *Theresa S., Barnegat, NJ*

My files are full to overflowing with documented success stories and unqualified praise *like this...*

Almost every day, we get more letters from Enhanced Oral Chelation™ users who are absolutely thrilled and amazed that Enhanced Oral Chelation™ is working for them. Fact is, I could fill more than 75 typewritten pages with amazing success stories just like these.

For example:

✚ Henry W. of Barnett, Missouri says, *"Enhanced Oral Chelation™ dropped my blood pressure 30 points in only 2 weeks!"*

✚ Elmer Y. of Ludington, Michigan writes, *"After a month of using Enhanced Oral Chelation™, I had a sediment in my urine, which was plaque coming from me. About three weeks later, another check showed considerable less*

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plaque. My shortness of breath was lessened also."

✚ Robert B. of Paramount, California tells us that he was suffering chest pains before trying Enhanced Oral Chelation™. *"Now,"* he says, *"I have no pain."*

✚ Regal L. of La Luz, New Mexico is thrilled with the results Enhanced Oral Chelation™ has produced for a friend saying, *"He is about 95% back from Alzheimer's."*

✚ 80-year-old Hurschel R. of Jonesboro, Arkansas writes, *"Since I have been taking Oral Chelation, I can tell my eyes have gotten better and I can read lots of things without wearing glasses."*

✚ Carole D. of Hornell, New York wanted us to know that, *"Your chelation dissolved my kidney stone in 21 days!"*

✚ Emilia K. of Los Angeles wrote to tell us, *"My arrhythmia is also improved."*

✚ Alice F. of Marysville, Ohio is delighted: *"I had an ulcer on my leg and it healed after taking chelation,"* she says.

✚ John M. of Clarissa, Minnesota has bronchitis and was using it twice a day as well as an inhaler. His experience: *"Now after four months on Oral Chelation, I use no nebulizer or inhaler and breathe and feel good."*

✚ And Wendy K. of Troy, Tennessee writes, *"I feel renewed and full of energy. Oral Chelation is GREAT!"*



Varicose Veins ERASED!

"Due to varicose veins, my ankle bone down to my heel had turned black.

"Within a couple of weeks of taking Oral Chelation, the area began turning purple. Now, I'm back to regular skin color... the improvement was DRAMATIC!"

– Maggie W., Charlestown, WV

Amazing Drug-Free Cholesterol Miracle!



"My husband was told his sugar was high and his arteries were starting to harden. We took action and started eating less sugar, started walking, and started taking Enhanced Oral Chelation™.

"Upon his next visit to the doctor, all was well. No high sugar or cholesterol, good cholesterol raised and the bad one lowered."

– Jerry G., West Monroe, LA

Can you name a single product that can boast of successes like these?

...For pennies a day?

...With ZERO negative side effects?

✚ Bill W. of Garland, Texas was admitted to emergency about 10 times in 21 months — seven times for breathing difficulties and three times to get his heart rhythm back to normal.

Bill wrote to tell us, *"I have felt good and not even close to having to go back to the hospital since May 2002. My angina is almost 100% gone, heart arrhythmia about 80% corrected, breathing is 20% to 30% better, blood pressure is down to 120 over 68 [and] cholesterol is down from about 250 to 185."*

✚ Before he discovered Enhanced Oral Chelation™, Todd M. of Phoenix, Arizona was in fair shape, with a blood pressure reading of 130/85.

Now, Todd says, *"I have been taking Oral Chelation in excess of a year and my blood pressure is now 110/60. My heart rate (resting) has dropped from 80 to 65, and I have fewer 'floaters' in my field of vision."*

✚ Marge B. of Tonawanda, New York used to have a dangerously high cholesterol levels — around 210.

Recently, she wrote to say, *"I have just finished my third bottle of Enhanced Oral Chelation™. I have my energy back. My cholesterol is now 163."*

(Continued on page 15)

The Best SEX of Your Life
(And why you haven't had it — yet!)

Potency problems? Plaque could be the culprit.
Enhanced Oral Chelation™ may be the answer!

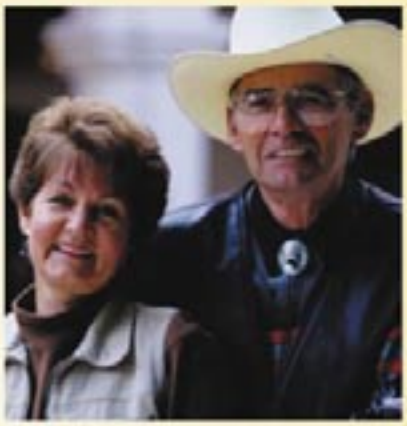
Sex should get better with age. As mature adults, we've learned the ropes. We know all the right buttons to push and how hard (or gently) to push them. And we understand the value of taking our time.

But just when you think you've arrived, nature plays a dirty trick. Erections can get more difficult to achieve and maintain. And somehow, the sensations just don't seem as vivid as they were a few short years ago.

The drug industry has solutions of course — drugs like Viagra® and Cialis® that expose you to side-effects like priaprism, which can damage the blood vessels in your penis and leave you impotent for life. And of course, they've figured out a way for you to pay them for the pleasure of pleasuring your partner: The price of admission is as much as $38 per pill, per romantic interlude.

The fact is, in most men, sexual potency problems are psychological in nature and can be treated with therapy. For others however, there's a physical reason why there's less lead in your pencil.

Just as calcium glues plaque to your cardiac arteries, it's doing the same thing — down there: Blocking the blood supply that's needed to create a strong, firm erection and starving the nerves that send pleasure signals to your brain.



Enhanced Oral Chelation™ can help. While it's scrubbing away plaque throughout your circulatory system, it's also clearing the way for improved blood flow to the sexual organs in both men and women.

RESULTS: More frequent, stronger erections in men and reawakened nerve endings sending pleasure to the brain in both sexes!



There are times due to long working hours, stress, and my age (probably), that I had, in the past, experienced bouts of 'lackluster performance.'

"Now, no matter how tired I may feel, there is a much faster response time. It makes me feel like my body is reacting more as it did in my youth.

"I used the Oral Chelation first and after about a month, I noticed I was waking up in the morning more like a teenager would. (Apparently, my circulation has already improved!)

"I know I probably should have, but I didn't tell the little woman. She is probably wondering how I have managed to perform so much better lately when I am only getting four or five hours of sleep a night.

"The reason I tried this was mostly for her. I am so happy that it is working. Your products are WONDERFUL!"

– M.R.D., Covington, Kentucky

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✚ Walter W. of Somers, Connecticut had suffered sexual dysfunction since his 50s and had tried several products claiming to restore sexual vitality and response.

Walter wrote us to say, *"I have been taking Enhanced Oral Chelation™ for nearly a year and I've noticed some significant changes. In the last month or so I have been experiencing almost nightly erections, something I haven't done in a long time. It can only be your Enhanced Oral Chelation™ that has brought this to happen."*

✚ Mrs. Harry M. of Martinsburg, West Virginia was suffering from trouble with her sciatic nerve, severe lower back pain, and right leg pain.

"But thanks to you," she says, "it is so much better in these few weeks we have been taking Enhanced Oral Chelation™."

The health miracles just keep on coming...

✚ 40% blockage in carotic artery disappeared in four months.
— Marie R., Tidioute, PA

✚ Cholesterol reading is down almost 30 points.
— Margaret S., Buffalo, NY

✚ Cataracts have improved ... vision is sharper.
— William S., Enola, PA

✚ Really helped me sleep.
— Rayna S., Kannapolis, NC

✚ Varicose veins are disappearing.
— Jean M., Phoenix, AZ

✚ In about two weeks, chest pain was gone... blood pressure down from 200/90 to 168/74.
— Charlotte M., Lincoln, ME

✚ Really helped my arthritis.
— Sibyl G., Big Spring, TX

✚ Warmed my chronically cold feet and legs and boy does it help my sex life!
— Cliff S., Harrisburg, OR



If you haven't tried Enhanced Oral Chelation™, you haven't really tried chelation at all!

The fact is, the news about Enhanced Oral Chelation™ is so good, supplement companies are packing the shelves at health food stores from coast to coast with imitators.

And frankly, most of them are just fine. But only Enhanced Oral Chelation™ gives you the unique combination of ingredients specifically designed to fully exploit EDTA's artery-cleaning power:

✚ Vitamins C and E and Selenium for enhanced protection from deadly free radicals...

✚ Folic Acid and TMG to help further reduce levels of dangerous homocysteine in your

(Continued on page 16)

bloodstream…

✚ Vitamin B12 to protect your heart's cells and reduce arterial inflammation…

✚ Magnesium to keep your blood vessels healthy, regulate blood pressure and keep your heart beating steadily and strong, and lower your risk of a circulatory disaster…

✚ N-Acetyl-Cysteine — the #1 antiaging amino acid — to help prevent artery blockages, protect against devastating blood clots — and even keep your skin younger-looking.

✚ Royal Jelly to increase energy, promote weight loss, enhance both memory and sexual desire and performance.

✚ Bee Pollen to nourish your body's cells, raise energy levels, burn fat, boost immune function and detoxify your body, and suppress the development of tumors.

✚ Bromelain to reduce arthritis pain, prevent blood clotting that causes strokes and heart attacks, ramp up your immunity to infections, soothe inflammation, and even suppress the growth of tumors.

✚ And of course, EDTA — the amino acid that nearly 2,000 studies have proven to eliminate plaque throughout your vascular system, and scrub your arteries clean.

RESULT: Plaque is dissolved throughout your entire circulatory system. Lifegiving blood vital nutrients, hormones, oxygen and other substances once again can reach every cell in your body.

Your body has *everything it needs* to begin healing and return you to optimal performance.

That's why so many users say their youthful energy levels are restored… shortness of breath has become a dim memory… tingling in arms and legs has vanished, replaced by the intense sensations and more precise motor control of their youth… and why many patients who could not walk due to muscle pain or angina pain have reported that they can walk without pain after chelation therapy.

It's also why, with Enhanced Oral Chelation™, you'll probably find that your vision improves… joint stiffness and inflammation are no more… your brain is rejuvenated, mental fog lifts… memory is sharpened and your ability to learn returns… and even sexual pleasure and performance returns!

Not bad for a therapy that costs only pennies a day!

Nevertheless, Warren Ross, Director of Health Resources is so convinced that Enhanced Oral Chelation™ will not only improve your life, but actually *save* it, he has arranged to make it even easier to find out for yourself — right now…

Special Introductory Offer For First-Time Users ONLY:

Save up to $140.40 on Enhanced Oral Chelation™ and claim up to 6 valuable gifts — a $126.65 value, FREE!

Here are five excellent reasons why this may be the best time ever to experience the benefits of Enhanced Oral Chelation™ yourself…

Blood Pressure Dropped Like A ROCK!

"I am the person that ordered the six bottles of Oral Chelation... It was in July. I have taken them faithfully and when I finished my 3rd bottle, I had a general check up by the doctor.



"My blood pressure was down to 122/68, from the last reading in February, of 154/78. I have also noticed the blood vessels on my hands aren't as large and blue as they were. Thank you."

– *Dorothy B., Fairburg, IL*



Please — accept this generous offer:

SAVE $267.05 See page 22!

Send for your risk-free trial of Enhanced Oral Chelation™ — PLUS $267.05 in FREE gifts and discounts — TODAY!

THESE STATEMENTS ARE ANECDOTAL AND MAY NOT REPRESENT TYPICAL RESULTS. INDIVIDUAL RESULTS WILL VARY. THESE STATEMENTS HAVE NOT BEEN EVALUATED BY THE FOOD AND DRUG ADMINISTRATION. THIS PRODUCT IS NOT INTENDED TO DIAGNOSE, TREAT, CURE OR PREVENT ANY DISEASE.

REASON #1: During this Special Introductory Offer, you'll save up to $140.40 on Enhanced Oral Chelation™.

When was the last time a big drug company or even a supplement firm offered you a 30% discount just for giving their product a fair try?

REASON #2: You'll also receive up to 4 FREE bottles of Mineral Power!™. A $79.80 value.

Since the EDTA found in Enhanced Oral Chelation™ is so effective at clearing out the gunk in your arteries, it's vital that you take a potent mineral supplement along with it.

Health Resources' scientists formulated Mineral Power!™ especially for folks taking Enhanced Oral Chelation™. It combines calcium, zinc, selenium, magnesium, copper, manganese, chromium, molybdenum and over 70 trace minerals into one powerful formula.

Normally, a three month's supply of Mineral Power!™ is $19.95. But as part of this Special Introductory Offer, you can receive a free supply of Mineral Power!™ for as long as you're also taking Enhanced Oral Chelation™!

That's a value of up to $79.80 per year!

REASON #3: To help you enjoy the most Enhanced Oral Chelation™ has to offer, you'll also receive a complimentary copy of *DEGUNK YOUR ARTERIES FOR LIFE!* A $19.95 value, FREE.

Enhanced Oral Chelation™ is the ultimate circulation booster.

Never Fear A Heart Attack Again!



"About a year ago I experienced what turned out to be a heart attack. I never saw this coming. What a shock!

"I decided to try your product and the last time I saw my doctor my cholesterol and triglycerides were normal!

"I have the peace of mind that my inners are being rooter-rooted and I'm not fearful of another heart attack."

– Hector C., Valley Village, CA

And there's even more you can do to protect your heart and brain. *DE-GUNK YOUR ARTERIES FOR LIFE!* is your roadmap to optimal circulatory health!

You'll discover remarkable secrets for making your heart the best it can be — at any age including…

✚ **Is your family history of heart disease a death sentence? ABSOLUTELY NOT!** Here's what you can do to outwit Mother Nature!

✚ **WOMEN BEWARE:** Why nearly twice as many women die from heart disease than from all forms of cancer — including breast cancer. Essential self-defense!

✚ **Think heart disease only strikes older people? THINK AGAIN!** Heart disease begins in childhood! One in six teenagers are at risk. Life-saving advice!

✚ **Your "born again" heart *SHOCKER:*** Every cell in your heart is replaced every 30 days: *You get a new heart every month!* Here are three essential steps to make your "next" heart the healthiest yet!

✚ **Declare war on heart disease!** 30 ways to keep your heart beating healthfully for decades to come! Safe advice you must have now!

✚ **And much, much more!**

REASON #4: A complimentary copy of *NO MORE SNEAK ATTACKS!* — a $19.95 value, FREE.

Every year, heart attacks strike people who weren't *supposed* to have one. Their cholesterol was low. Their blood pressure was perfect. They had no known risk factors whatsoever. And yet, a heart attack or stroke hit them anyway.

Why?

The answer may be an inflammation of the arteries that is marked and even caused by high levels of C-reactive protein in the blood. According to a recent

(Continued on page 18)

study, individuals with high levels of this C-reactive protein and low cholesterol levels are actually at greater risk for a heart attack than people with high cholesterol and levels of this protein!

And get this — although 25 to 30 million Americans fall into this category, few doctors ever test for this dangerous protein!

But now, a quick, painless, $10 blood test can instantly tell you if you are one of them!

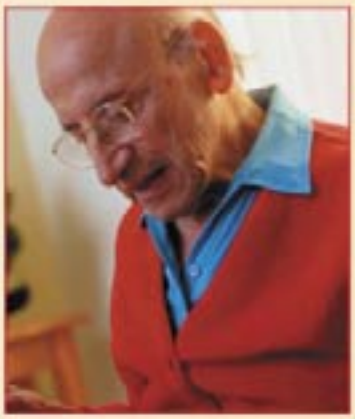
In this critical report from Health Resources, not only will you discover the name of the test to ask your doctor for — you'll also discover what to do if your C-reactive protein levels are elevated — a simple strategy that can quickly cut your levels by nearly HALF!

This is absolutely essential, lifesaving information for you — whether you have heart disease symptoms or not! And *NO MORE SNEAK ATTACKS!* is yours FREE, just for giving Enhanced Oral Chelation™ a try!

REASON #5: Health Resources even *pays the freight!*

Shipping and handling will cost you nothing. That's right, it's FREE! Add it up yourself: That's a total of $267.05 in discounts and FREE gifts just for giving Enhanced Oral Chelation™ a fair try.

Open Heart Surgery CANCELLED!



"I was scheduled for open heart surgery when I read about oral chelation therapy.

"I started taking Oral Chelation and now six months have passed and I haven't had open-heart surgery. I am doing well and have no pain."

– Rick V., Miami, FL

"My husband has only been on your Enhanced Oral Chelation™ for two weeks and he is already telling me how much better he feels. He can't believe he has felt the difference so quickly. He has taken chelation pills for years but has never felt the affects as he has with Enhanced Oral Chelation™."

– Mrs. Robert C., Ft. Pierce, FL

"It wasn't until I was out of the Enhanced Oral Chelation™ capsules that I really realized what they were doing for me. Send six more as soon as possible."

– Mr. & Mrs. Jacob B., Willow Hill, PA

"On the first order of Enhanced Oral Chelation™ for my wife, she was aching all over. Her bones hurt and she had no energy. The third week she was feeling no pain and was at full power.

"Then she went without it for two weeks and was feeling really down again. But after two more weeks she was going strong again and then when she started her last bottle I reordered six more bottles. Now she won't run out."

– Homer C., Willcox, AZ



See what Enhanced Oral Chelation™ can do for you!

Send for your risk-free trial of Enhanced Oral Chelation™ — plus $267.05 in FREE gifts and discounts TODAY!

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And there's more…

100% No-Risk, Money-Back Guarantee:
You will *feel* and *see* the difference Enhanced Oral Chelation™ makes in your first 60 days — or it's FREE!

When a product works as well as Enhanced Oral Chelation™ … and when your files are overflowing with "Thank You" letters to prove it, you're more than happy to offer the strongest guarantee possible.

That's precisely what Health Resources does. Here it is…

Call TOLL FREE 1-800-471-4007 now and use Enhanced Oral Chelation™ as long as you like. You must both see and feel significant, dramatic improvements in your health.

Otherwise, just return the unused portion and Health Resources will promptly refund 100% of what you paid.

That's right, you get to keep up to $126.65 worth of valuable gifts you've received — absolutely FREE!

Enhanced Oral Chelation™ could save hundreds of thousands of lives this year — *including yours!*

In our short time together today, you've seen the science behind Enhanced Oral Chelation™ … you've met dozens of customers and heard their stories of healing.

Now, it's time for you to decide.

The simple fact is, if any drug company in the world had a patented product with so many benefits, they'd charge an arm and a leg for it. But for as little as just 23 cents per capsule, Enhanced Oral Chelation™ just may be the best bargain you'll see in your lifetime.

Please remember — you have absolutely nothing to lose by accepting Health Resources' generous offer. The main active ingredient in Enhanced Oral Chelation™ is so safe, it's officially approved by the FDA as a preservative in packaged foods, vitamins, even baby food.

I urge you: Accept this remarkable offer. Call TOLL-FREE 1-800-471-4007 now, and Health Resources will rush your Enhanced Oral Chelation™ and

(Continued on page 21)

Lowered Cholesterol BETTER Than Anything I tried!



"I had a bypass surgery nine years ago and a small heart attack six years ago. I could never get my cholesterol below 210.

"I have been taking Enhanced Oral Chelation™ for over two years, and my last two cholesterol tests were 175 and 176. Because nothing else, including Zocor® and Mevacor®, could lower my cholesterol, I am sure that chelation was responsible."

– Edward D., Danville, PA



"Your Enhanced Oral Chelation™ is a great product. I was using a different brand and didn't get very good results, but when I started using Enhanced Oral Chelation™, the swelling in my feet went away and I felt better. I ran out about a week ago and my feet and ankles are swelling again and my neck is getting stiff. I can't wait till my order comes. Hurry, please!"

– Virden W., Nekoosa, WI

Dramatically Better Health With Enhanced Oral Chelation™...

When was the last time you felt compelled to write a letter like these to a supplement company?

RESTFUL SLEEP:
"The biggest change I notice is how well I sleep. I have never slept so well in my life. Since Enhanced Oral Chelation™, I get deep restful sleep. Thank you so much for a great product."
– Betty C., RN, Rockville, MD

EDEMA DOWN:
"I suffer from edema in my feet and legs where the water builds up and they are constantly swollen. At the end of three weeks the swelling was extremely reduced!!"
– William F. Jr., Middletown, MD

BREATHING BETTER:
"I was suffering with breathing problems and I could not walk even one block from my house to the store. I was always having chest pain, but since I began taking Enhanced Oral Chelation™, I feel better, I breathe better and walk more without problems. Thank you, and God bless you."
– Carmen F., Schenectady, NY

LEG PAIN GONE:
"I have had leg pain for several years, especially when walking uphill. After starting Oral Chelation I began to get relief in about four weeks. The pain was completely gone after four months."
– Collene G., Bellevue, WA



CHOLESTEROL WAY DOWN:
"Thanks for the Enhanced Oral Chelation™ that I began taking a year ago. I used to have allergies, tired, indigestion and high cholesterol of 350. I recently took a cholesterol test and my cholesterol has come down to a



normal range of 199. I never have any symptoms of allergies anymore. I don't feel tired anymore. I feel so well.

"Since I started taking Enhanced Oral Chelation™ I have never had a cold or runny nose. I recommend that everyone take Enhanced Oral Chelation™. Thanks a million!"
– Gislaine, A., Los Angeles, CA

MORE ENERGY:
"I feel more energy and have noticed a lightening of dark spots on my arms."
– Betty T., Lewiston, ME

BETTER THAN DRUGS!:
"I have been using Enhanced Oral Chelation™ about five years. It has lowered my LDL cholesterol, homocysteine and blood pressure better than any other supplement or prescription drugs. My leg doesn't cramp when I'm walking and the numbness in my fingers is almost gone. Thanks."
– J.P., Powder Springs, GA



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THESE STATEMENTS ARE ANECDOTAL AND MAY NOT REPRESENT TYPICAL RESULTS. INDIVIDUAL RESULTS WILL VARY.
THESE STATEMENTS HAVE NOT BEEN EVALUATED BY THE FOOD AND DRUG ADMINISTRATION.
THIS PRODUCT IS NOT INTENDED TO DIAGNOSE, TREAT, CURE OR PREVENT ANY DISEASE.

LIFE SAVER:
"My left arm was numb and I had symptoms of a heart attack. We started taking Enhanced Oral Chelation™ and now we're kicking like a mule. I'm 78 and my husband's 83. Thanks for saving my life."
– Pauline P., Linn, MO

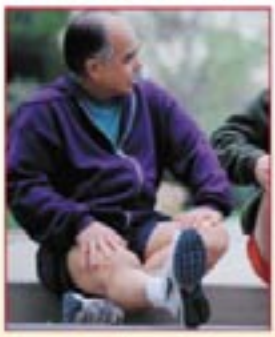
BLOOD PRESSURE NOW 110/60:
"I just wanted to let you know that my blood pressure is the best it has been in 20 years. My reading was 110/60. We are so pleased with our results after just these few months. Thank you so much."



– Vivian M., Martinsburg, WV

I'M BLOCKAGE FREE!
"A recent test showed that all arteries were clear of plaque, including the ones that were originally partially blocked (70%-90%)."
– Robert B., Houston, TX

"THE BEST PRODUCT EVER!"



"The finest product is your Enhanced Oral Chelation™. I have taken it now for over three years. I had by-pass surgery and a pacemaker and still couldn't walk over 50 steps without stopping. "After taking Enhanced Oral Chelation™ in about three weeks I was walking over two miles. THE BEST PRODUCT EVER!"
– Harry F., Reno, NV

CHEST PAIN ERASED!:
"My entire family – parents, children and siblings are all taking Oral Chelation. My family doctor recommended it when my brother was suffering chest pain. He feels GREAT now!!! No more pain and he exercises any time he can! Thank you!!!"
– Kimberly C., Brighton, MI

FREE gifts to you. Or if you prefer, just turn to page 23 of this report and use the handy order form.

Either way, you'll be taking your first step towards better health and a healthier heart.

Yours for circulatory health,

James Cannon
Special Correspondent, Health News

P.S. SPECIAL CALL-IN BONUS:
Place your order by dialing TOLLFREE 1-800-471-4007 now, and Health Resources will include a fifth gift, FREE!

While Enhanced Oral Chelation™ is protecting your heart, it's also clearing the way for rejuvenating blood and oxygen to reach every cell in your *brain*. And Health Resources wants to do its part in helping restore youthful memory and mental function — with a FREE copy of ***BUILD A BETTER BRAIN!***

In this eye-opening report, you'll discover dozens of simple foods, nutritional supplements and simple, fun activities that are proven to sharpen your ability to reason… improve your learning ability… restore your memory… quicken your reflexes… and even prevent, halt or reverse symptoms of Alzheimer's and Parkinson's disease!

Normally, we'd offer this eye-opening, brain-boosting report for $19.95 — but it's yours, FREE when you phone in your order for Enhanced Oral Chelation™ right away.

Just call TOLL-FREE 1-800-471-4007 now!

Isn't it time you discovered what Enhanced Oral Chelation™ will do for you?

Send for your risk-free trial — plus $267.05 in FREE gifts and discounts — TODAY!



SAVE $267.05
See page 22!

Special Introductory Offer:

Claim Your $267.05 in FREE GIFTS and DISCOUNTS NOW!



SAVE UP TO $140.40 NOW and receive up to 7 valuable gifts — **FREE!**



A $79.80 VALUE — FREE!

"The product came very fast..."
– R.C. M., New Jersey



A $19.95 VALUE — FREE!



A $19.95 VALUE — FREE!

"Your people who are on the order desk are very polite and helpful as well as eager to help."
– D.V., Arizona



A $19.95 VALUE — FREE!

PLUS: This valuable BONUS – just for calling NOW!

Toll-Free 1-800-471-4007

100% No-Risk, Money-Back Guarantee:

You will feel the difference Enhanced Oral Chelation™ makes — or it's FREE!

Call TOLL-FREE 1-800-471-4007 now and then use Enhanced Oral Chelation™ as long as you like.

You must both see and feel significant, dramatic improvements in your health, or, just return the unused portion and Health Resources will promptly refund 100% of what you paid.

That's right, you get to keep up to $126.65 worth valuable gifts you've received — absolutely FREE!

WR.

Warren Ross
Director, Health Resources

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SAVE TIME! Call TOLL-FREE 1-800-471-4007 to receive your Enhanced Oral Chelation™ and your FREE gifts PLUS an **EXTRA BONUS** for fast response!

OR, simply fax this page to 1-800-000-0000



SPECIAL INTRODUCTORY OFFER

FOR FIRST-TIME CUSTOMERS

RISK-FREE INTRODUCTORY OFFER: Up To $267.05 in FREE GIFTS and DISCOUNTS!

☑ ***YES!*** I want to eliminate the plaque that threatens my heart and experience the kind of dramatic results your users are talking about! Please rush my free gifts and RISK-FREE supply of Enhanced Oral Chelation™ as indicated below!

I understand that I must feel the difference Enhanced Oral Chelation™ is making in my body, or I can return the unused portion for a FULL REFUND. And the FREE gifts I'm getting are mine to keep no matter what.

☐ **BEST VALUE:** A full year of Enhanced Oral Chelation™ for just $339. I SAVE $140.40 and get all 6 FREE gifts:

- 4 FREE bottles of Mineral Power!™ (a $79.80 value)…
- NO MORE SNEAK ATTACKS! (a $19.95 value)…
- and DE-GUNK YOUR ARTERIES FOR LIFE! (a $19.95 value)…
- PLUS FREE SHIPPING AND HANDLING!

$267.05-worth of discounts and FREE gifts in all!

☐ **GREAT VALUE:** Six full months of Enhanced Oral Chelation™ for just $189. I SAVE $50.70 and get 3 FREE gifts:

- 2 FREE bottles of Mineral Power!™ (a $39.80 value)…
- DE-GUNK YOUR ARTERIES FOR LIFE! (a $19.95 value)…
- PLUS FREE SHPPING AND HANDLING:

$177.40-worth of discounts and FREE gifts in all!

☐ **GOOD VALUE:** Three months of Enhanced Oral Chelation™ for just $99.75. I SAVE $20 and get:

- 1 FREE bottle of Mineral Power!™ (a $19.95 value)…
- PLUS FREE SHIPPING AND HANDLING:

$39.95-worth of discounts and FREE gifts in all!

☐ **TRIAL OFFER:** One, 30-Day Supply of Enhanced Oral Chelation™ for $39.95, plus $6.95 shipping and handling.

Please Select Your Preferred Payment Method:

☐ Enclosed is my check/money order for: $

Alabama residents add 4% sales tax and make payable to Health Resources

☐ Please bill my: *(check one, please)*

☐ MasterCard ☐ VISA ☐ DISCOVER ☐ Cards

CARD #:

EXPIRES:

SIGNATURE:

Please Print

NAME:

ADDRESS:

CITY/ST/ZIP:

IMPORTANT: *In case we have questions about your order*

TELEPHONE #:

EMAIL:

NOTE: Please correct any errors on the mailing label on the other side of this page and use the enclosed, postage-paid envelope to return this SPECIAL INTRODUCTORY OFFER Certificate to: 23

Health Resources • P.O. Box 3623 • Hueytown, AL • 35023

In this issue...

Anatomy Of A Heart Attack That DIDN'T HAPPEN:

Four little letters are saving John's life. Why they should be saving yours, too… *Page 5*

+ RX For homocysteine poisoning:

It increases your risk of heart problems and doubles your risk of age-related memory problems. Here's a potent solution… *Page 7*

+ The Best SEX Of Your Life *(And why you haven't had it – yet):*



Sex should get better with age. As mature adults, we've learned the ropes. We know all the right buttons to push and how hard (or gently) to push them. And we understand the value of taking our time. Here's how you can reignite the fires of passion — without paying drug companies for the privilege… *See Page 14*

AND... Important health news for you — if you're suffering from:

- Edema
- Numb, Painful Extremities
- Shortness of Breath
- Enlarged Prostate
- Insomnia
- Vision Problems
- Back Pain
- Hearing Loss
- Skin Problems
- Fatigue
- Age-Related Memory Problems
- And MORE!

SPECIAL VALUE CERTIFICATE INSIDE:

$267.05 in FREE Supplements, Special Reports and DISCOUNTS just for YOU!

PLUS:

True-Life Stories By The People Who Lived Them:

✔ Heart Surgery May Be A Thing Of The Past!.....*Page 5*

✔ Heart Clogs Shrunk By More Than HALF In Just 90 Days!.....*Page 11*

✔ Open Heart Surgery CANCELLED!....*Page 18*

✔ Angioplasty Postponed — INDEFINITELY!.....*Page 9*

✔ Kissed Costly And Dangerous Blood Pressure Meds GOOD-BYE!.....*Page 10*

✔ Cut Cholesterol BETTER Than Anything!.....*Page 19*

✔ From Invalid To IN-CREDIBLE!.....*Page 11*

✔ Arthritis And Diabetes Symptoms REVERSED!.....*Page 5*

✔ Painful Leg Cramps VANISHED!.....*Page 15*

✔ Varicose Veins ERASED!.....*Page 13*

HEALTH NEWS
Health Resources
P.O. Box 3623
Hueytown, Alabama 35023

Your Savings Code:

500 PAGE SWIPE FILE

GIVE ME 90 DAYS AND I'LL HELP YOU…

In the early 1990's, a group publisher at Phillips Publishing asked if I would consider creating a launch promotion for Health & Healing — a new "alternative" health newsletter he planned to sell for $39.95 per year.

I had little hope that the promotion would do well. There were no successful newsletters on alternative therapies at the time.

And while this product would sell on a "cash-with-order" basis, all the newsletters being published by major universities sold for just $29.95 and billed the subscriber after he had signed up.

But then again, I've always loved a challenge…

…So, I jetted off to California to meet with Dr. Whittaker. After a two or three hour meeting, I checked into a hotel and wrote the promotion you see here.

Within a week after this promotion mailed for the first time, the publisher called again — this time, to say that he had his order processing department working three shifts just to count the money that was pouring in!

This promotion and two others I created for Health And Healing went on to mail 100 million pieces and generated nearly 2 million subscribers in just 3 years!

And what's more, they enabled Phillips Publishing to found a division that formulated and marketed nutritional supplements… and generated hundreds of millions of dollars a year in additional revenues.

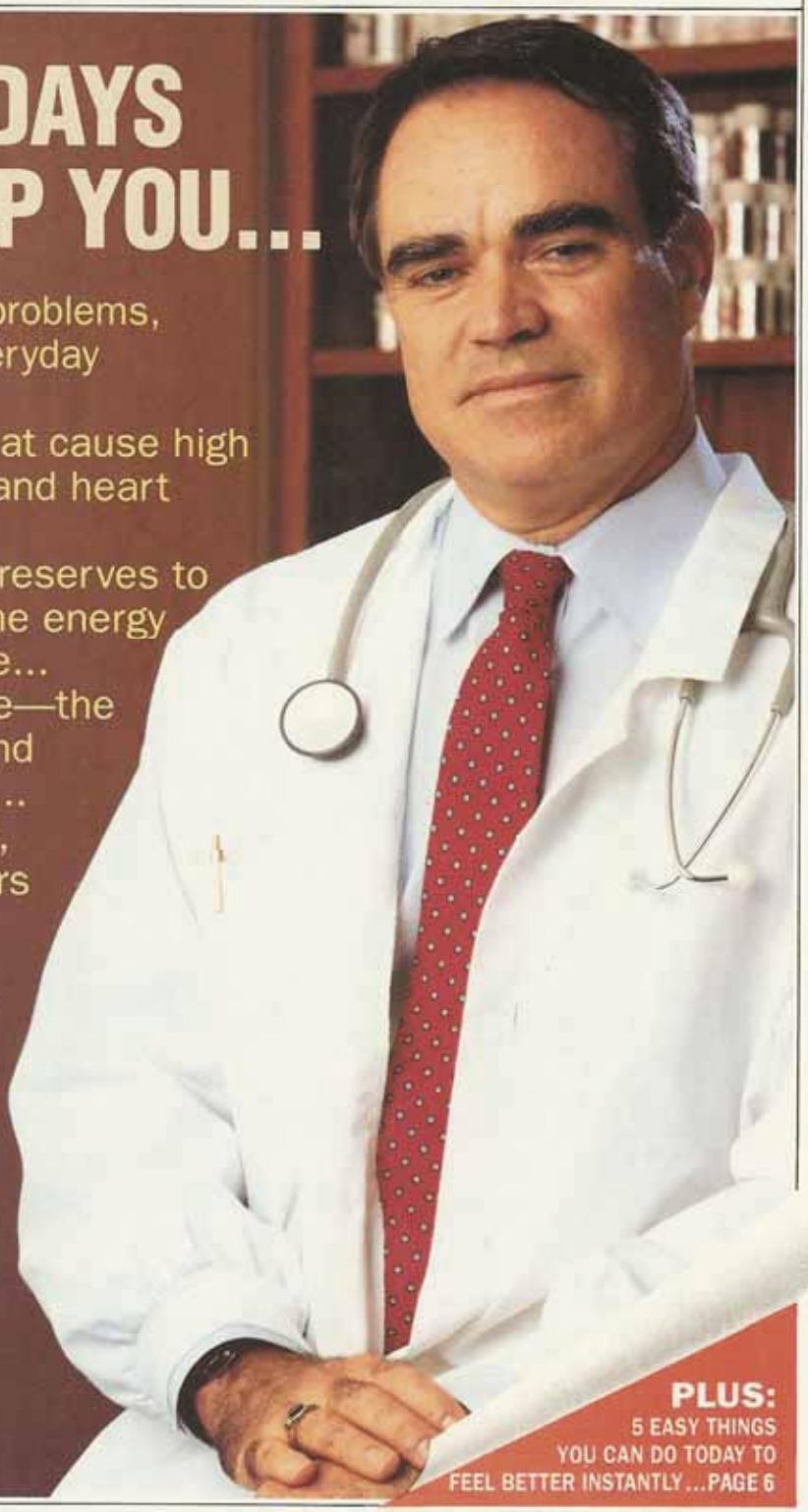
JULY 1992
FIVE DOLLARS

WELLNESS TODAY

A SPECIAL SUPPLEMENT TO HEALTH & HEALING

GIVE ME 90 DAYS AND I'LL HELP YOU...

- Avoid headaches, sleep problems, depression and other everyday maladies...
- Unclog heart arteries that cause high blood pressure, stroke and heart attack...
- Tap your body's natural reserves to beat fatigue and have the energy to do the things you love...
- Avoid—and even reverse—the symptoms of arthritis and most forms of diabetes...
- Disease-proof your body, and add many good years to your life!



LIFE-ENRICHING PROGRAM BOOSTS YOUR BODY'S AMAZING POWER TO HEAL ITSELF—
From Dr. Julian Whitaker:
America's #1 Health Champion

ALSO INSIDE:
Escape The Deadly Medical Trap That Keeps You From Feeling Your Best

PLUS:
5 EASY THINGS YOU CAN DO TODAY TO FEEL BETTER INSTANTLY...PAGE 6

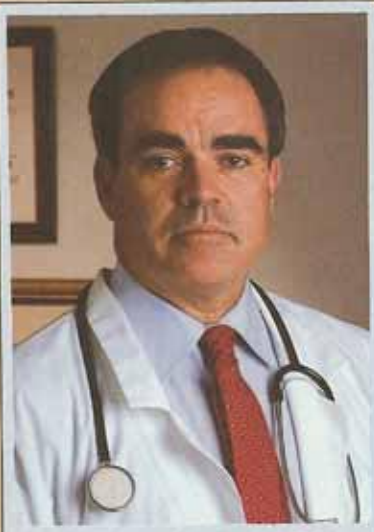
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WELLNESS TODAY

A SPECIAL SUPPLEMENT TO HEALTH & HEALING







ON THE COVER: Julian Whitaker, M.D. editor of *Health & Healing*, is considered by many to be America's #1 health champion. A graduate of Dartmouth College and Emory University Medical School, Dr. Whitaker served his internship at Grady Memorial Hospital in Atlanta, and his residency at the University of California Medical Center in San Francisco.

Together with the legendary Linus Pauling, Dr. Whitaker cofounded the California Orthomolecular Medical Society. From 1976 to 1977, he served with Dr. Nathan Pritikin on the staff of the Longevity Center. In 1979, he opened the Whitaker Wellness Institute, which has helped thousands of patients successfully reverse heart disease, diabetes, high blood pressure and obesity using an innovative approach to diet, exercise and advanced medical treatments.

Dr. Whitaker writes a weekly medical column in a major Southern California newspaper and is the author of three popular books on reversing medical problems. In addition, he has been seen on the Merv Griffin Show, the Sally Jesse Raphael Show, PM Magazine and 150 other television and radio programs.

The Medical "Crime of the Century" 11
Is Your Doctor Involved?

13 Foods That Heal... 12
And 6 That Kill

7 Health Lies 16
That Make You Vulnerable To Disease

How To Create The Perfect Exercise Program For You 5
In 8 Easy Steps

A $35 Test 7
That Can Help You Avoid A Health Disaster 5-10 Years Down The Road

6 Dietary "Land Mines" 12
And How To Avoid Each One

9 Most Common Health Fears 17
And How To Overcome Each One

CAUTION: 8
Private Insurance Can Be Hazardous To Your Health!





PLUS:

How To Knock Out Fatigue Without Drugs...
How To Reverse Diabetes Without Drugs...
How To Reverse Arthritis Without Drugs...
How To Reverse Heart Disease Without Drugs or Surgery...

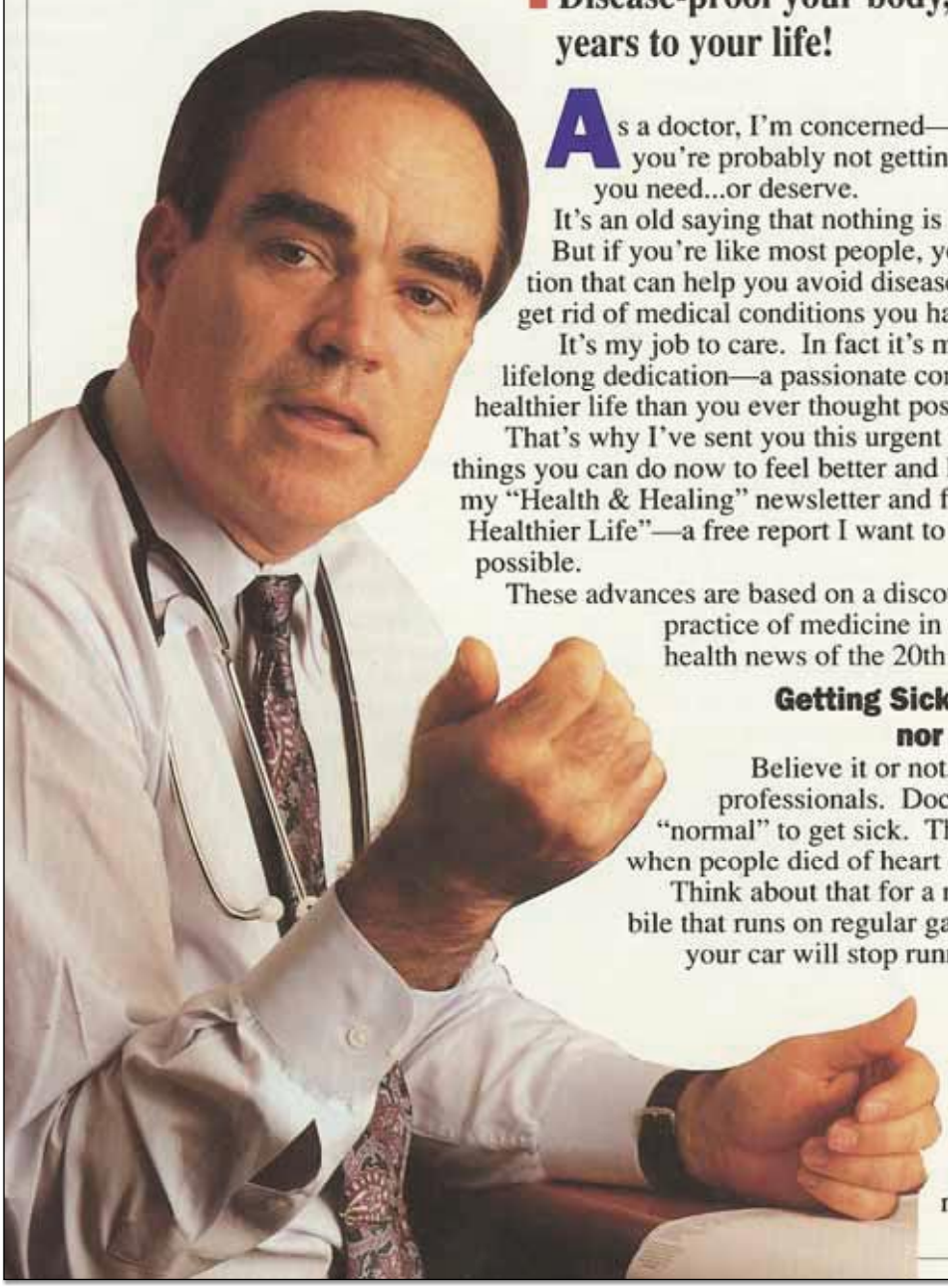
SEE PAGES 5 - 6

ALSO: Should You Fire Your Doctor? 8
4 Questions That Tell You If You're Getting The Care You Deserve

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Give Me 90 Days And I'll Help You...

- **Avoid headaches, sleep problems, depression and other everyday maladies...**
- **Unclog heart arteries that cause high blood pressure, stroke and heart attack...**
- **Tap your body's natural reserves to beat fatigue and have the energy to do the things you love...**
- **Avoid–and even reverse–the symptoms of arthritis and most forms of diabetes...**
- **Disease-proof your body, and add many good years to your life!**



As a doctor, I'm concerned—no, make that **worried**—that you're probably not getting the quality of medical care you need...or deserve.

It's an old saying that nothing is more important than your health. But if you're like most people, you're not getting vital information that can help you avoid disease, have more energy, and even get rid of medical conditions you have.

It's my job to care. In fact it's much more than a job. It's a lifelong dedication—a passionate commitment to help you live a healthier life than you ever thought possible.

That's why I've sent you this urgent report. It contains dozens of things you can do now to feel better and live longer. They're taken from my "Health & Healing" newsletter and from "99 Secrets For A Longer, Healthier Life"—a free report I want to get into your hands as soon as possible.

These advances are based on a discovery that's revolutionizing the practice of medicine in America. It's by far the best health news of the 20th century:

Getting Sick is Neither "Natural" nor Unavoidable

Believe it or not, that's **big news** to many medical professionals. Doctors have always told us it was "normal" to get sick. They even blamed "natural causes" when people died of heart disease, a stroke or cancer.

Think about that for a moment: If you have an automobile that runs on regular gas and you put diesel fuel in it, your car will stop running. But would your mechanic be silly enough to suggest that it broke down due to "natural causes?" Of course not! He knows better!

But now, we know the doctors have been wrong all along: Getting sick is neither natural nor unavoidable. We know

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that disease is often caused by the way we live, and by the food, water, and air we put into our bodies.

"No hospital can protect you against heart attack or cancer... but *you* can!"

...And we're finding that there are many things we can do to not only avoid illness, but actually reverse it! Your body is designed to **heal itself naturally** and then **keep** you healthy—IF you know how to help it!

These twin discoveries have put an enormous amount of power into your hands. For the first time ever, you get to choose how well you'll feel; today, tomorrow—even 10 or 20 years down the road. You even have a say in how long you'll live, and how healthy you'll be in your later years!

In short, **you** have become the most powerful factor in your own health care:

No **drug** can cut your chances of having arthritis or diabetes...but **you** can!

No **hospital** can protect you against heart attack or cancer...but **you** can!

No **doctor** can shield you from strokes or premature aging...but **you** can!

You and you alone get to decide how healthy you'll be!

I'll help you begin feeling better right now—in this special supplement to "Health & Healing." You can take the next step when you receive your free copy of "99 Secrets For A Longer, Healthier Life." I'll tell you how to get it in a moment.

Let's get started...

You Can REVERSE Disease Without Toxic Drugs or Dangerous Surgery

I trained as a surgeon. I found that the saying about surgeons is true: "If your only tool is a hammer, everything starts to look like a nail." That's why surgeons always recommend surgery—what other tools do they have for making you well? But I wanted to do a lot more than just cut to solve problems…I wanted to help my patients prevent health problems!

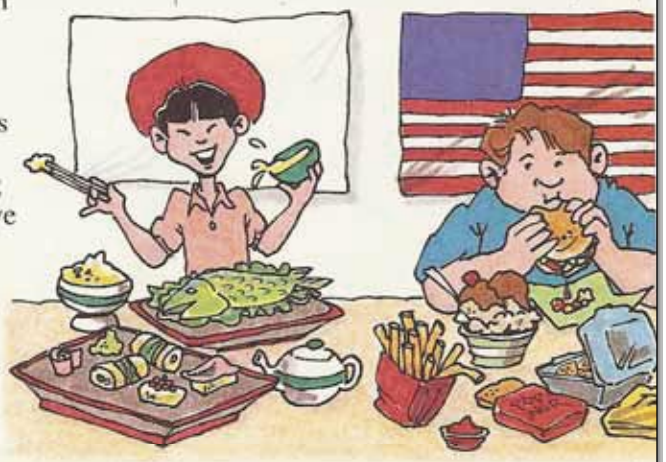
It wasn't easy at first. Nowadays, just about everyone agrees that good nutrition, exercise and avoiding smoking and excessive drinking will make you healthier. It wasn't always so.

In the 1950s, medical doctors were actually doing commercials for cigarette companies! In the 1960s and 1970s, doctors sneered at nutrition as therapy. They said your medical destiny was based mostly on heredity. You couldn't do anything about it. One nationally known medical organization even said that any physician who prescribed vitamins and good nutrition was a "quack."

Remember when people first started talking about how fish oil was the reason Eskimos have fewer heart attacks than we do? How the medical community howled over that one! Now, everybody knows that the Omega-3 oils found in fish lower blood fats, prevent abnormal blood clots, and do even more than just prevent heart attacks.

The same thing happened when nutritionists suggested that beta carotene could prevent cancer... that whole bran could reduce cholesterol in your bloodstream... that common household aspirin and niacin could prevent heart attacks...that a healthy diet and exercise program could do more to cure heart disease than heart bypass operations.

At first the medical community scowled —now it's common knowledge. Medical researchers discovered that there were things that made some people live longer, healthier lives than others. They were shocked to discover that many of the things doctors had been scorning for years not only helped people feel better and avoid serious health problems... they actually **reversed** major diseases like arthritis, diabetes and heart disease!



The Japanese diet was one of our first clues. It's the opposite of ours. We eat red meat; they eat fish. We eat bread with fatty butter; they eat rice. We eat french fries; they eat steamed vegetables.

They live longer than any other people in the world, and we suffer with far



NOTE: DR. JULIAN WHITAKER IS A MEDICAL DOCTOR WITH EXTENSIVE EXPERIENCE IN THE AREA OF PREVENTIVE MEDICINE AND THE NATURAL HEALING OF DISEASES. ALL MEASURES RECOMMENDED BY DR. WHITAKER HAVE MET STRINGENT CRITERIA FOR SAFETY AND EFFECTIVENESS. HOWEVER, SOME OF THE SUPPLEMENTS AND MEDICINES MENTIONED IN THIS REPORT MAY HAVE DIFFERENT EFFECTS ON DIFFERENT PEOPLE. NO PROGRAM OF DIET, DIETARY SUPPLEMENTATION OR MEDICINAL TREATMENT SHOULD BE EMBARKED UPON WITHOUT MEDICAL SCREENING AND YOUR DOCTOR'S CONSENT.

higher incidence of heart disease, arthritis, diabetes and cancers—including six times more breast cancers than they.

But you don't have to go to Japan to prove that a low-fat diet can add years to your life. A 1989 study by Dr. Dean Ornish tracked 100 heart patients, all with blocked heart arteries. Half were put on a low-fat diet, but received no further medical treatment. The remainder were given the standard medications and treatment for heart disease.

RESULT: Those on the special diet experienced a reversal of their heart disease, while those receiving the "usual" care got worse; their arteries continued to close up.

...So diet is the foundation of not only having a healthier, happier life, but actually reversing disease. It's so important that I dedicate a major part of "Health & Healing" every month to foods that help your body heal itself and keep you in the bloom of health.

How To Create The Best Exercise Program For You

1. Get an exercise stress test
2. Set a goal
3. Set your exercise schedule
4. Vary your mode of exercise
5. Warm up properly
6. Cool down properly
7. Avoid repetitive stretches
8. Keep records

10 Over-The-Counter Vitamins and Supplements That Help Your Body Fight Disease

As important as good nutrition is, it's just the beginning. The next step is dietary supplements that help your body repair itself, boost your immune system and actually reverse major diseases! Here are just a few, taken from your copy of "99 Secrets For A Longer, Healthier Life."

■ **Knock out fatigue and burn fat:** In recent tests, a natural supplement, potassium-magnesium aspartate, increased energy levels by 50% and speeded up the burning of fat.

■ **Reverse diabetes:** Vanadyl sulfate has been proven to reverse diabetes in laboratory animals.

■ **Cut your risk of cancer and heart disease:** Selenium, a trace mineral found in many foods, has been proven to play a role in fighting cancer by slowing tumor growth. In a recent study, selenium supplements slashed the lifelong incidence of breast cancer from 82% to 10%. It has also been proven to reduce the risk of heart attack by as much as 66%.

■ **Avoid birth defects:** Folic acid can help ensure against spinal cord-related birth defects. An AMA study of 22,000 women proved that those who took folic acid supplements had one-third as many deformed children as those who did not.

■ **Prevent heart attacks and help your lungs work better:** Magnesium is known to prevent heart irregularities, help prevent heart attacks, cut the incidence of a second heart attack by as much as 87%, and has now been proven to relieve wheezing and improve lung function problems that accompany asthma.

Magnesium supplements can also lower blood pressure, relieve heart pain and delay or halt the blindness that often accompanies diabetes.

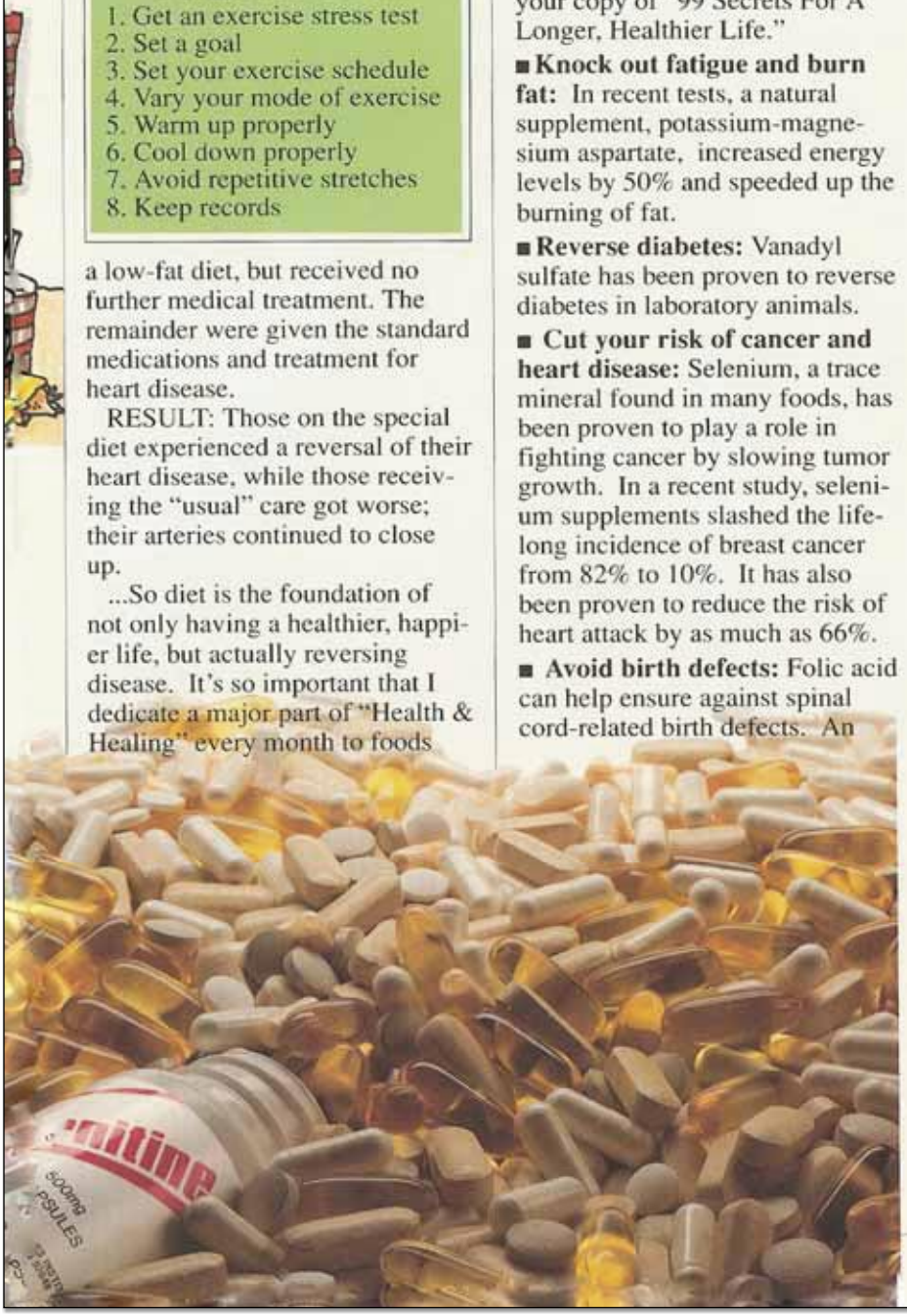
■ **Get smarter:** Dosages of 2,000

6 Painless Ways To Eat Less Without Feeling Hungry

1. Always eat breakfast. It gets your metabolism going at the beginning of the day.
2. Eat a mini-meal every three to four hours throughout the day. You'll speed up your metabolism, and stay full all the time.
3. Drink 96 ounces of water every day—your stomach will stay fuller.
4. When you eat, choose more complex carbohydrates like fruit, vegetables, or pasta. They make you feel fuller.
5. High water content foods also make you feel fuller.
6. Plan activities that aren't compatible with eating for times of the day when you're most likely to "blow it."

Another idea: When you're tempted to pig out, put on some tight clothes.





to 3,000 milligrams per day of Vitamin C can strengthen the immune system, help burn fat faster and even improve brain function.

■ **Fight cancer:** Vitamins E, A, dietary fiber and beta carotene offer protection against various forms of cancer, heart disease and other ailments.

■ **Stop heart failure:** Coenzyme Q10 is almost miraculously effective in treating cardiomyopathy—the degeneration of the heart muscle.

■ **Cut blood cholesterol levels:** Omega-3 fatty acids (fish oil supplements) can have a profound effect in the body and result in lowering the blood cholesterol and triglyceride levels as well as reducing inflammation from arthritis.

■ **Help your heart:** Aspirin and niacin have been proven to reduce the risk of second heart attacks, and are thought to do the same even for people who have never had a heart problem.

You'll get a full list of the best dietary supplements in your free copy of "99 Secrets For A Longer, Healthier Life." And I'll keep you up with the latest discoveries in every issue of "Health & Healing."

More Tools You Can Use To Feel Better and Live Longer

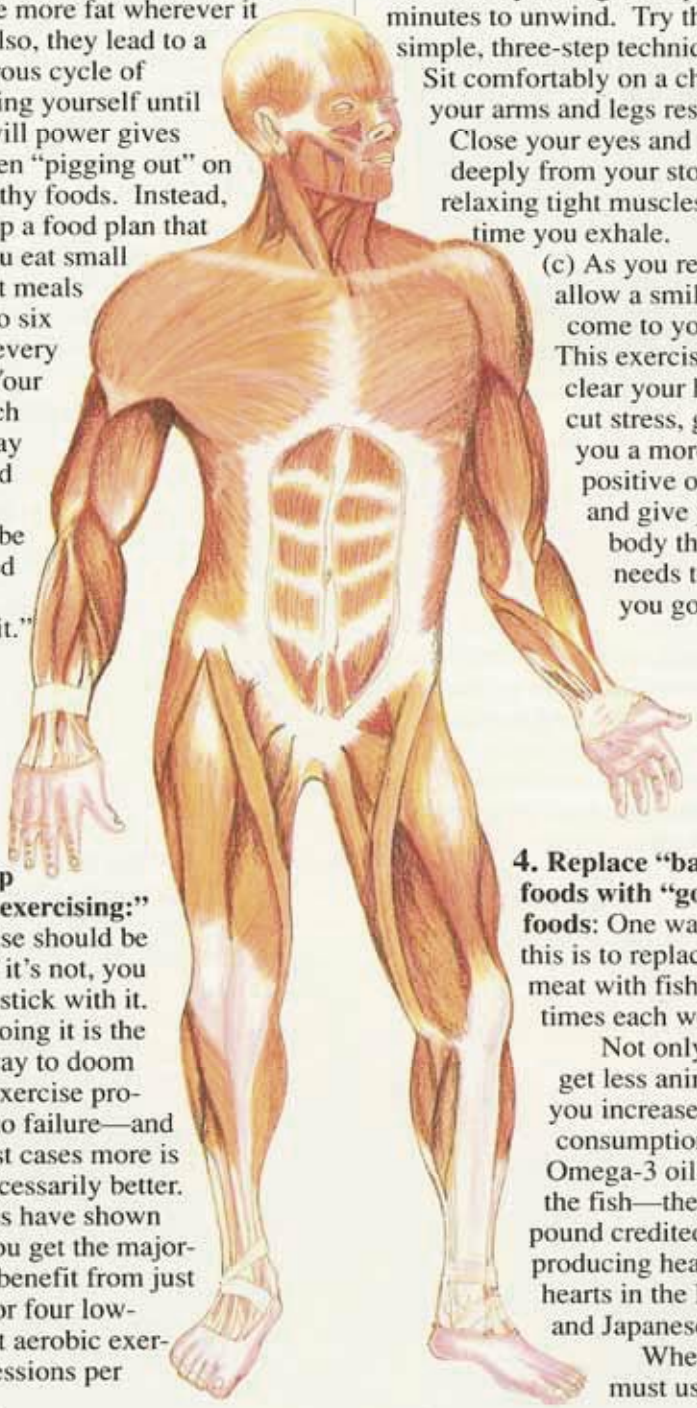
There's never been a time when we were learning more about how the human body works...what it needs to stay healthy...and how to help it heal when disease strikes. Every single month there are dozens of new discoveries—practical things you can do.

But they won't do you any good unless you find out about them... and how to incorporate them to create a healthier lifestyle. You can rely on "Health & Healing" to put these tools into your hands every month.

Let me share a few of them with you...

5 Easy Things You Can Do Now To Feel Better Instantly

1. Stop dieting: Diets make you fat. Diets slow down your metabolism and cause your body to store more fat wherever it can. Also, they lead to a dangerous cycle of depriving yourself until your will power gives out, then "pigging out" on unhealthy foods. Instead, develop a food plan that lets you eat small low-fat meals three to six times every day. Your stomach will stay full and you won't be tempted to "blow it."



2. Stop "over exercising:" Exercise should be fun. If it's not, you won't stick with it. Overdoing it is the best way to doom your exercise program to failure—and in most cases more is not necessarily better. Studies have shown that you get the majority of benefit from just three or four low-impact aerobic exercise sessions per week.

Also: Try to exercise at an elevated heart rate at least 20-30 minutes at a time. In shorter exercise sessions, your body burns more glucose and less fat.

3. Take a two - minute breather: When you're feeling pressured, you can help your body tolerate the stress by taking a couple of minutes to unwind. Try this simple, three-step technique: (a) Sit comfortably on a chair with your arms and legs resting. (b) Close your eyes and breathe deeply from your stomach, relaxing tight muscles every time you exhale. (c) As you relax, allow a smile to come to your face. This exercise will clear your head, cut stress, give you a more positive outlook and give your body the rest it needs to keep you going.

4. Replace "bad fat" foods with "good fat" foods: One way to do this is to replace red meat with fish several times each week.

Not only do you get less animal fat, you increase your consumption of Omega-3 oil from the fish—the compound credited with producing healthy hearts in the Eskimos and Japanese.

When you must use cook-

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5 Facts
Your Doctor Can't Tell You...
But Would Probably Like You To Know

As a doctor, Julian Whitaker has some important things to tell you—things that can give you and your family many more years of happy, healthy living.

Unfortunately, many of his colleagues would rather keep you in the dark. But chances are, you have a good doctor—a professional who would like you to know these important facts about your health:

1.
Your doctor's job isn't to keep you healthy.
It's to help you after you get sick. By then, it's too late for you to avoid the pain, the expense and the threat to your life that disease causes. The only person who can keep you from getting sick is you.

2.
Doctors are only human.
They put their pants on one leg at a time, and they occasionally make mistakes (if you have trouble believing this, ask your doctor's spouse!). The more informed you are, the better able you are to help your doctor give you the best care possible.

3.
Doctors are business people.
Treating disease is how doctors earn a living. Medicine is a profession—not a charitable pursuit. As a result, doctors have a vested interest in recommending costly procedures. It's not surprising that even the American Medical Association agrees that thousands of unnecessary tests and even surgeries are performed every year.

4.
Doctors are VERY busy.
They don't have time to sit and chat with you, or to tell you much about anything except how to deal with your current complaint. In fact, few doctors have time to keep up with the latest discoveries and developments in treatment of disease—let alone in the prevention of illness and the maintenance of good health.

5.
Doctors are haunted by two paralyzing fears.
They're terrified of (1) Malpractice suits that could wipe them out financially, and (2) Being labeled a "nonconformist" by their associates. If it comes down to prescribing an accepted treatment with questionable benefits or suggesting a more advanced approach that shows great promise, most doctors will play it safe.

ing oil, try olive oil. Researchers are now telling us that the mono-unsaturated fats in olive oil actually help unclog blocked arteries!

5. Eat your bran: Having bran for breakfast helps two ways. First, if you're having bran, you're not eating fatty, cholesterol-loaded eggs, bacon or sausage. Secondly, high fiber foods are proven not only to fight cancers, but also to lower cholesterol and may actually help reduce arterial clogging.

A $35 Test That Can Help You Avoid A Health Disaster 5-10 Years Down The Road

What if you could take a peek into the future and see the medical problems you and your loved ones are going to deal with in the next five to ten years?

Sure, it might be a little scary—but it could save your life. You could use that information to change the future—to rewrite the script of your life—to avoid dangerous illnesses.

■ Here's how to do it…find a local laboratory that does blood tests. Arrange to have a full blood chemistry screen, including cholesterol, triglycerides, glucose, uric acid, HDL, and "BUN." It should cost anywhere from $35 to $65, and you often don't need a doctor's permission to get it.

When the results come in, turn to "99 Secrets For A Longer, Healthier Life" to find out what all the numbers mean...discover if there are any health problems you should deal with now...and whether you are in a high risk group, likely to become ill a month, a year, or even 5-10 years down the road.

Most important, "99 Secrets For A Longer, Healthier Life" will tell you what you can do now to head off disease before it happens.

Be A Wise Medical Consumer

Before you buy a car, a refrigerator, or even a can of food, you want to know how it was made... how it compares with competing products...whether you're getting a good deal...and how safe the product is.

...So doesn't it make sense to comparison shop when it comes to getting the best care for your body? Wouldn't it be nice to know how many complications your surgeon's patients have, compared to those of other physicians? The safety rate at your hospital compared to others nearby?

I recently compared the death rates after balloon angioplasty at hospitals in Phoenix, Arizona. Last year, the death rate among patients who underwent balloon angioplasty at Hospital "A" was less than 2%. Just across town at Hospital "B," it was 21%—more than ten times higher!

Now, do you think the patients who were considering going to Hospital "B" were told that they

Health & Healing - Phillips Publishing • July 1992

"I recently compared the death rates after balloon angioplasty in Phoenix, Arizona. Last year, the death rate at one hospital was less than 2%, while at another it was 21%"

were ten times more likely to die from the procedure than if they had it at another hospital? Not a chance!

Studies have shown that the same holds true among surgeons. One surgeon might have five or ten times as many complications and deaths on his record than another one.

...Wouldn't that be a handy thing to know the next time you or a loved one is considering having an operation?

Of course, some people in the medical community don't think you're smart enough to shop for doctors, hospitals or drugs. It's all too complicated for you. Baloney! I'll show you how in your free copy of "99 Secrets For A Longer, Healthier Life."

CAUTION— Private Health Insurance Can Be Hazardous To Your Health!

Did you know that doctors are more likely to use dangerous and costly treatments on people with private medical insurance **simply because they can pay?**

In a recent study of 38,000 heart patients, those with private insurance were 80% more likely to get diagnostic heart catheterization, 40% more likely to undergo bypass surgery, and 28% to 48% more likely to receive balloon angioplasty.

One of two things is happening here: (1) Either doctors are letting poor people die by refusing them adequate treatment because they don't have money, or (2) Doctors are killing insured people by putting them through needless and dangerous procedures just to get at their insurance money.

If you have private health insurance, you are much more likely to receive costly, even dangerous procedures you don't need. I'll show you how to protect yourself in "99 Secrets For A Longer, Healthier Life."



"I took the drugs my doctors gave me, but my diabetes just got worse. But one year after I started following Dr. Whitaker's program, my symptoms are gone and I feel alive again!"

Charles Karas, Austell, GA

Why Most Doctors Won't Share These Secrets With You For Another 5-10 Years

Very few doctors ever tell their patients about the things that keep you healthier and even reverse the effects of disease.

Why? Well, first of all, doctors were never trained to **keep** you well—just to help you **stop being sick.** And frankly, for most doctors, that's a full-time job. They just don't have the time to keep up with new discoveries in wellness. Even if they could, it would be impossible for them to sit down with each patient and tell them about all the new discoveries that can make them healthier.

To be perfectly candid, there's another reason why your doctor probably hasn't told you many of the things you've read in this special supplement to "Health & Healing"—one that's more disturbing...

From the beginning of their training, doctors are taught four things:

(1) That they—and they alone—are qualified to make health decisions for you. You aren't smart enough or wise enough to make good health choices for yourself.

(2) That the toxic medicines, invasive surgeries and high-tech gadgets only doctors can prescribe are the ONLY solutions to all illnesses.

(3) That people who try to avoid toxic drugs and surgery and to treat illness with gentler natural methods should be scoffed at and ridiculed.

(4) That any doctor suspected of breaking with tradition should be condemned.

These false beliefs are why doctors were the last to recognize the benefits of every wellness breakthrough in the past 10 years. Think: Where did you first hear about the advantages of oat bran...vitamins... supplements...fish oil...beta

How To Know If You Should Fire Your Doctor

...Can your doctor pass this test?

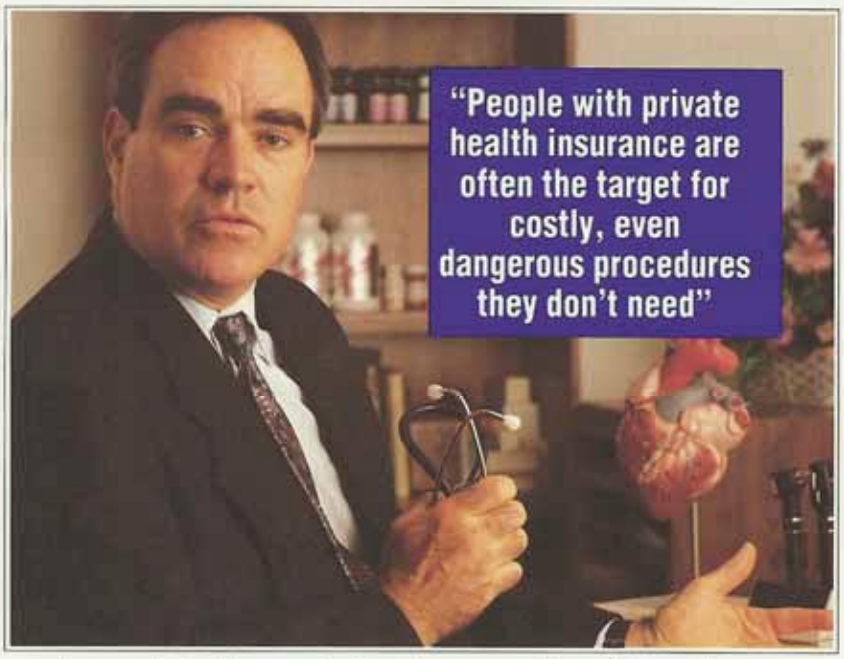
Does he think of you as a whole person, and not just a condition? ❑ YES ❑ NO

Does he talk to you about preventative measures you can take? ❑ YES ❑ NO

Does he show you things you can do to reverse disease? ❑ YES ❑ NO

Does he alert you to new therapies and drugs that can benefit you? ❑ YES ❑ NO

If you answered "No" to any of these questions, you should seriously consider finding a new physician. But read "99 Secrets For A Longer, Healthier Life" first. You'll discover five important rules to choosing the best doctor for you.



carotene...and the dozens of other natural things that we now know promote good health? From your family doctor? Probably not.

That's one reason why I created "Health & Healing."

Here's another:

Most people hear about new medical discoveries through the popular media: Television, magazines, newspapers. But reporters aren't doctors. They don't understand enough about medicine to show you how to apply the new findings to enhance your life. And too often, they get their facts mixed up, and wind up confusing you. As a result, you end up failing to benefit from the new discovery.

"Health & Healing" is like a personal letter from a doctor to you—showing you all the things you can do to feel better, have more energy, enjoy your life to the fullest, avoid the pain and expense of disease, and even live longer!

My life is dedicated to uncovering the practical things you can do to feel better every day. I care deeply about helping you receive all the blessings good health can give you.

To make sure we cover all the bases, my research staff is constantly sifting through thousands of pages of medical journals from all over the world to find tools that will help you avoid and even reverse disease. Over the years, I've built up a huge collection of research on nutrition... exercise... dietary supplements...and even non-toxic but little used prescription drugs that can dramatically improve the quality of your life...

Another thing: As a doctor, I can usually spot fake cures and medical hoaxes a mile away. Nevertheless, my staff and I go over every new discovery with a fine-toothed comb. Every medical discovery and treatment is investigated thoroughly before it appears in "Health & Healing."

I pack every issue with practical tools you can use to avoid illness and to help your body heal itself naturally. It's an essential part of a whole new approach to living a longer, healthier life.

6 Reasons "Health & Healing" Is Unique:

1. I'm not intimidated by the medical community's prejudices: Newsletters published by large medical institutions are terrified of being "controversial." Not me! My job is to give you reliable tools you can use to achieve the greatest degree of health possible—not to kowtow to the medical community. If it's been proven to work and is safe, I'll let you know about it.

2. I'm free to tell you the truth: Because "Health & Healing" accepts no advertising, I don't owe anyone anything. I'm perfectly free to tell you the truth about drugs, vitamins and medical

Drug companies control vast amounts of research spending... but their goal is profit, not health



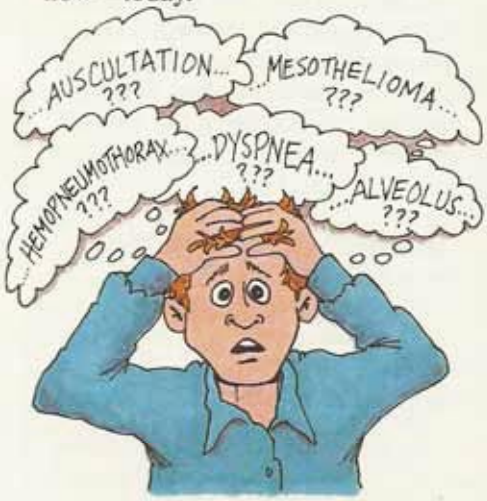
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procedures without worrying about what drug companies, hospitals or other doctors might **want** me to say. That means you can trust the information I give you, and act on it with confidence.

3. I'm not content to just let you tolerate health problems you may have: Nothing gets me hotter under the collar than complacent doctors who are content to stand by and do nothing while you suffer with a medical problem. That's why "Health & Healing" shows you proven ways to REVERSE many conditions...and reclaim a full, vigorous lifestyle—even when your doctor is stumped.

4. I give you dozens of practical ideas to make you feel better day by day: Other health letters give you long, boring lectures on the "disease of the month"—usually some exotic illness you've never heard of before, and aren't likely to again. Not us! Each issue of "Health & Healing" gives you useful tools you can begin using right now—today.



5. I don't confuse you with "two-dollar words": Doctors just love to throw big words around. Problem is, nobody understands what they're saying but other doctors! In "Health & Healing," we translate medical jargon into everyday language that's easy for every member of your family to read and understand.

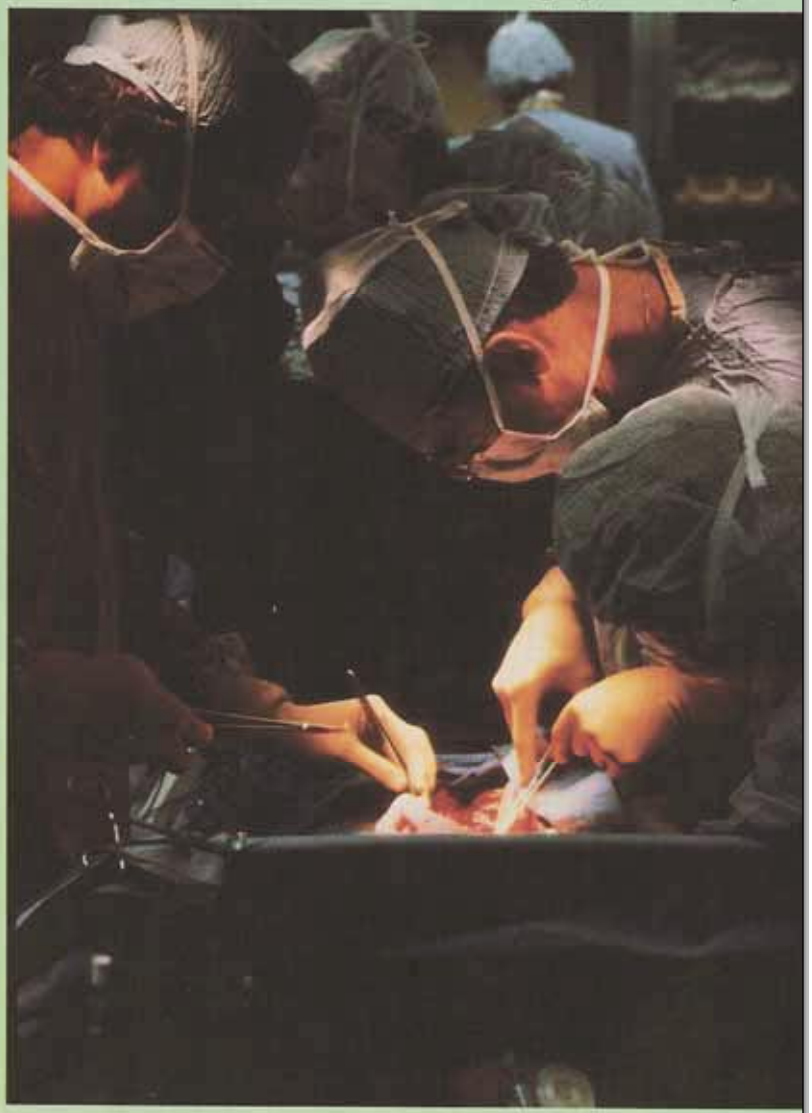
Treatments That Ar Than The Diseases

Has your doctor ever told you that nobody—not the government, not even the American Medical Association—is responsible to determine if a new surgical procedure is safe and effective BEFORE it's used on you?

Shocking, but true. To approve new drugs for use, the Food and Drug Administration requires testing that takes about 12 years and costs on average $231 million. But new procedures can be rushed into before any meaningful studies at all!

This is particularly bizarre bec major surgical procedures are dangerous than the most dar drug imaginable. Here are ju examples:

Angiograms are special



ore Lethal Treat

SPECIAL REPORT

By Julian Whitaker, M.D.

edures that require a catheter to be aded into the heart and its arteries. ye is then injected and an X-ray ure is taken. This picture posedly shows blockages in the t's arteries.

million angiograms are done in this ntry every year, and 90% of them unnecessary. Of those, between and .5% result in the death of the ent. In other words, cardiologists killing up to 4,500 patients a year unnecessary angiograms.

add insult to injury, the angiogram ne of the most inaccurate tests used nodern medicine. Comparisons of ogram readings and actual measure- nts of blood flow through the ries have proven that the angiogram o inaccurate as to be virtually ess.

alloon Angioplasty is a procedure diologists use to compress fatty posits inside the heart arteries— posedly to eliminate blockages and d off a heart attack. Nearly 300,000 ple have the $15,000 angioplasty cedure every year, generating a dfall of over $4 billion to hospitals doctors every single year.

Only two problems: First, about 2% 4% of all angioplasty patients die ing the procedure or within a year rwards. Since there are about 20 lion candidates for angioplasty alive ay, as many as 800,000 people could ntually be killed by angioplasty ly about 500,000 people die from rt attacks each year!).

Secondly, there's never been a study t indicates angioplasty extends life ectancy at all! There's not a shred evidence that indicates this gerous procedure does any good atsoever! To the contrary—studies e shown that about 35% of all ckages return within six months, that angioplasty can actually create blockages by damaging artery walls!

Imagine the FDA approving a drug that could kill 800,000 people and that had never proven to work. It would never happen! But that doesn't stop the medical industry. Balloon angioplasty is a sacred cow—at $4.5 billion a year, a sacred **cash** cow!

Heart Bypass is an operation in which blood flow is rerouted around blocked arteries. According to the RAND corporation, as many as 44% of bypass patients do not need the operation and might be better off with a combination of drugs, diet and exercise.

Again, no study has ever shown that bypass patients enjoy a longer life expectancy. In fact, two big studies have proven that people who have bypass operations do NOT have longer life expectancy as a result!

Sadly, about 5% of all bypass patients die as a result of the surgery—compared to a 1.9% annual death rate from the disease itself. In other words, over $10 million a day is spent on unnecessary heart bypass operations, which kill between 14,000 and 28,000 people every year.

Radical Mastectomy, a disfiguring surgical treatment for breast cancer, has been used for more than 100 years, and at no time in that history had it even been proven effective. In fact, studies now show that radical mastectomy does not increase life expectancy. And, of course, the surgery introduces its own risks. Breast cancer patients do just as well, if not better, with simply removing the lump.

Why doesn't anyone in the medical community tell us these things? Maybe it's because they don't think you're smart enough to understand them. Doctors can be pretty arrogant—especially when medicine is concerned. But most things you can do are safe, easy to understand and a cinch to apply in your life.

THE HEALTH SCANDAL NOBODY'S TALKING ABOUT

On television, doctors like Marcus Welby and Trapper John, M.D. are angels of mercy. They are motivated only by a desire to make people well. These modern-day saints are above the temptations of status, prestige, money and personal pleasure.

...But that's on television. It's quite different in the real world. Most people would be shocked to discover that their doctor's advice could be colored by less than virtuous motives. You're supposed to believe that everyone in the medical community is in it purely for humanitarian reasons. If you believe that, just try to see a doctor or check into a hospital without flashing your insurance card!

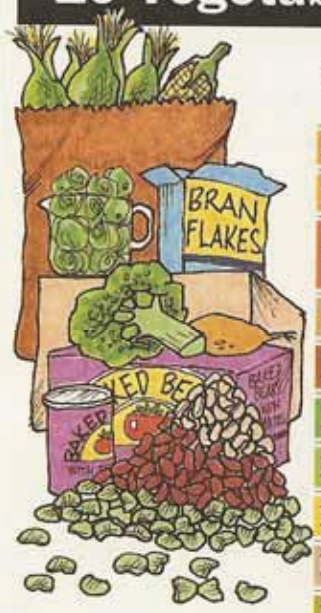
Did you know that some hospitals offer special incentive deals that give doctors valuable gifts like fax machines and car phones if they schedule surgeries when the hospitals are hurting for business?

If your doctor is prescribing a certain drug for you, wouldn't it bother you to know that the makers of that drug may have offered him a free trip to New Orleans in return for his patronage? Drug companies regularly bribe doctors with free drugs, dinners, trips and even cash.

"Health & Healing" may be the only publication in the world that reports regularly on the ways America's medical system takes advantage of patients...and gives you the guidance you need to make sure you get the quality of medical care you deserve.

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10 Vegetable Foods That Heal



FOOD	Grams of Fiber*
Bran Cereals	2-14
Medium Sweet Potato	10
1/2 Cup of Baked Beans With Tomato Sauce	9
1/2 Cup of Dried Figs	9
1/2 Cup of Dried Dates	8
1 Cup of Broccoli	7
1 Cup of Brussels Sprouts	7
1 Ear, Corn on the Cob	7
1/2 Cup Kidney Beans	7
1/2 Cup Lima Beans	7

*High fiber foods like these have been proven to help prevent colon cancer and reverse heart disease.

Three Meats That Heal



FOOD	Calories Per Serving	Grams of Fat	% Calories From Fat
Cod	89	.7	7%
Sole/Flounder	99	1.3	12%
Canned Tuna in Water	116	2.1	16%

High in Omega-3 fatty acids, proven to reverse heart disease

...And 6 Foods That Kill



The following foods are proven to increase your risk of heart disease, stroke, high blood pressure, colon cancer and other diseases:

- PRIME RIB
- FRIED CHICKEN
- BISCUITS & GRAVY
- FRIED EGGS
- CHEESE
- EXCESSIVE ALCOHOL

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6. I help you become a wiser consumer of medical services: Unlike other letters that just talk about disease, "Health & Healing" shows you how to deal with the medical industry...how to communicate with doctors...stay in control of your treatment...be a wiser consumer of medical services...and get the best and safest doctors and hospitals available.

As a subscriber, you will never again feel insignificant or lost in a massive, impersonal medical system you don't understand.

...In other words, you become like one of my patients. My first, last and ONLY obligation is to you, and you alone. I take personal responsibility to give you the tools you need to live healthier and feel better than you ever thought possible.

"You become like one of my patients. My first, last and ONLY obligation is to you, and you alone."

A Kinder, Gentler Approach To Staying Healthy

I hope the information in this supplement is valuable to you. But just wait until you try "Health & Healing"! When you subscribe, we start building a healthier life for you right away...

First, we'll identify things you're doing now that damage your health more than you know: Foods, drugs, and habits that block your body's ability to stay healthy and heal itself.

Next, I'll give you the tools you need to make healthy lifestyle

changes. For many people, achieving optimum health is as simple as making a few minor changes. As simple as taking an extra vitamin or mineral supplement every morning, or taking a pleasant stroll a dozen times a month.

I'll show you the easiest ways to make those changes: Breakthroughs in behavior modification that doctors and psychologists use to help patients change their lives—without willpower. You can use these powerful tools to quit smoking, lose weight, and do the other things that can add decades to your life.

Then I'll show you how to **reverse damage** that's already been done. There are dozens of practical things you can do—even if you've never paid attention to your health before. Even if you're currently suffering from a major illness like heart disease, diabetes, arthritis or cancer.

I'll get you on a healthy track with the foods, vitamins, minerals and medical treatments that can help you grow healthier day by day.

Finally, I'll keep you on top of new developments that can further enrich your life and warn you about health care rip-offs, so you can stay in control when dealing with the medical community.

The Tools You Need To Take Control Of Your Own Life!

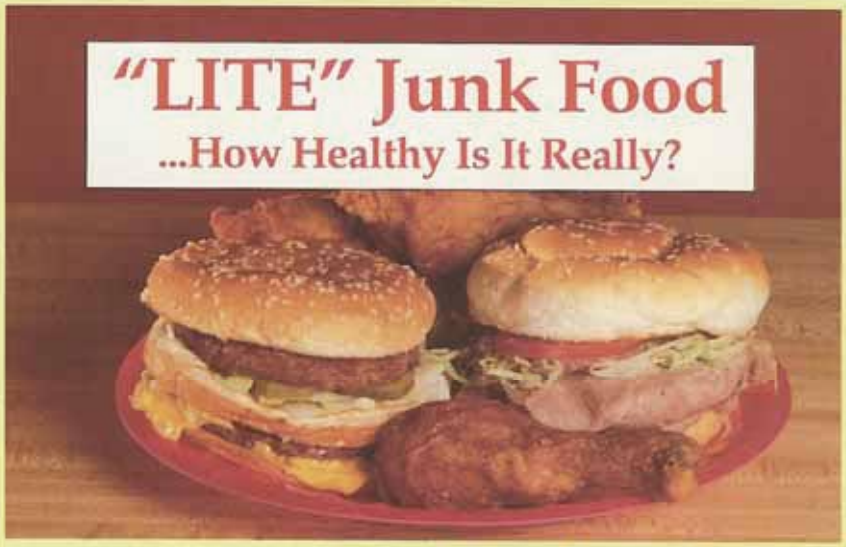
In short, "Health & Healing" gives you everything you need to protect your health and make sure you get the best medical care available. A few examples:

☛ Why medical publications, hospitals and even your doctor don't always tell you the whole truth...

☛How to benefit today from advanced medicines and treatments that your grandkids will take for granted...

☛Your body's "cries for help" that

"LITE" Junk Food ...How Healthy Is It Really?



FOOD	Calories	Fat (g)	Calories From Fat	Percent Of Calories From Fat
McDONALD'S				
McLean Deluxe Sandwich	320	10	90	28.13%
Filet-O-Fish Sandwich	370	18	162	43.78%
McLean Deluxe, Small Fries	540	22	198	36.67%
BURGER KING				
Weight Watchers Fettucini Broiled Chicken	298	11	99	33.23%
Fried Chicken Sandwich	685	40	360	52.56%
WENDY'S				
Chicken Sandwich	450	20	180	40.00%
Baked Potato with Broccoli & Cheese	550	24	216	39.28%
Taco Salad	530	23	216	39.28%
KENTUCKY FRIED CHICKEN				
Skinfree Crispy Breast	293	17	153	52.22%
Chicken Sandwich	482	27	243	50.41%
HARDEE'S				
Oat Bran Muffin	440	18	162	36.82%
Real Lean Deluxe, Small Fries	570	24	116	37.90%

SOURCE: Health & Healing

Health & Healing - Phillips Publishing • July 1992

...But What About The 'Twinkie' Food Group?

Don't hold your breath for the government to alert you to the things you can do to feel better. Powerful food and drug lobbies have the bureaucrats running scared. The "Eating Right Pyramid" is a prime example:

For the past 40 years, the U.S. government has told us that a balanced diet consisted of equal amounts of each of the four food groups: 1) The Milk Group, 2) The Meat Group, 3) The Vegetable and Fruit Group, and 4) The Bread and Cereal Group.

But nutritionists have long argued that giving milks and meats equal footing with fruits, vegetables and cereals causes cancer and heart disease. ...So why a milk group? Because there's a powerful milk lobby in Washington. Why a meat group? Because we have a powerful cattlemen's lobby. If the Hostess company had a lobbyist in Washington, we'd probably have a "Twinkie" food group, too!

Just how powerful are the food lobbies? In the spring of 1991, when nutritionists at the U.S. Department of Agriculture (USDA) tried to introduce a new recommended dietary guideline the food lobbies screamed bloody murder. USDA Secretary Edward R. Madigan chickened out and recalled the recommendation after it had already gone to the printer.

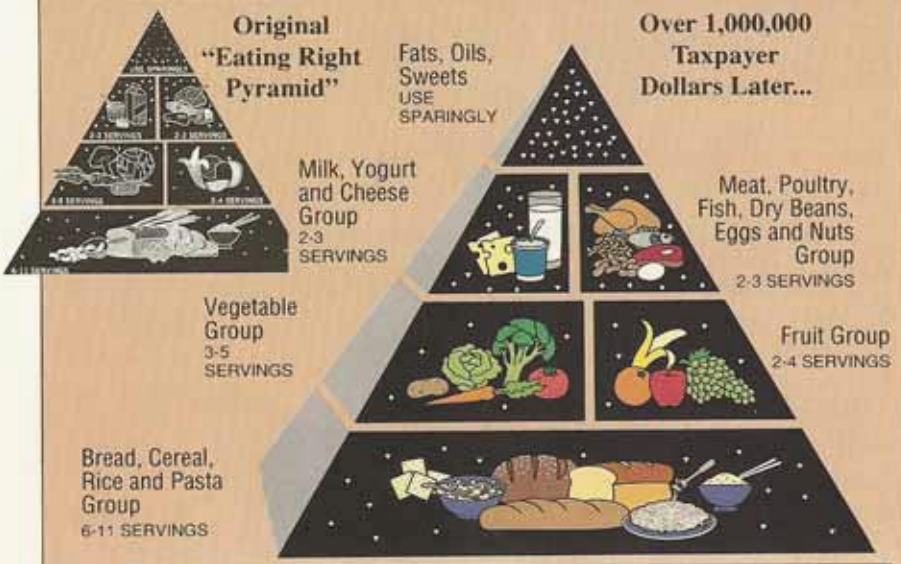
It was only after a full year of additional wrangling with the meat, milk and other lobbies that the USDA finally published a revised version of the pyramid. The effect the food lobbies had on the creation of the Pyramid is clear: It actually recommends that people eat four to six servings of fatty milk, yogurt, cheese, meat and eggs every day—even though these foods are proven to promote heart disease and cancers!

...So who is the USDA really working for? You? ...Or the powerful food lobbies? You be the judge!

The moral of the story: When it comes to staying well, you're pretty much on your own. That's why I created "Health & Healing," and why I fill each issue with straight talk about practical things you can use every day.

Shame On You, USDA!

Bureaucrats Cave In to Food Lobbies—AGAIN!



Food Lobbies: 1, Nutritionists: 0

After two years of "consulting" with powerful food lobbies at a cost to taxpayers of over $1,000,000, the USDA's dietary guidelines recommend that you eat four to six servings of fatty milk, meat and eggs every single day—even though researchers know that these foods promote heart disease and cancers!

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your doctor probably missed—"Harmless" symptoms that may be warning of trouble ahead...

☛ How food companies and the government lie to you...

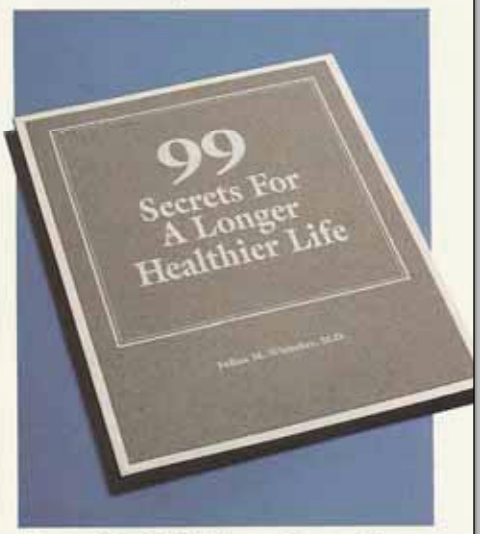
☛ How to keep from getting "lost" in America's massive medical system...

☛ Why many doctors would rather let you stay sick than suggest an alternative treatment that is proven safe and could cure you...

☛ **Clean Out Your Medicine Cabinet** – 7 medicines you should throw in the trash now: Obsolete medicines that have been replaced by safer drugs with fewer side-effects...

☛How to live longer: Longevity secrets your doctor won't tell you about...

☛How to spot hospitals with the worst mortality records...



How To Get Your Free Copy Of "99 Secrets For A Longer, Healthier Life"

As I told you earlier, much of the information in this special supplement is taken from "99 Secrets For A Longer, Healthier Life"—a new report I've created to help you enjoy the good health you deserve. You'll get a copy free with your one-year subscription to "Health & Healing" (12 issues, $39.95).

This eye-opening report literally gives you the power to take control of your health. You'll discover dozens of ways to enhance your health, avoid disease, reverse illness and add ten, fifteen, perhaps twenty productive years to your life:

- *4 ways to reduce your* ***blood pressure*** *without drugs*
- *3 ways to* ***reverse diabetes*** *without drugs*
- *5 ways to* ***lower your cholesterol*** *without drugs*
- *4 ways to* ***cut your cancer risk***
- *3 ways to* ***unclog arteries*** *without drugs*
- *5 ways to* ***strengthen your heart*** *without drugs*
- *2 ways to* ***reverse heart damage*** *without drugs*
- *3 ways to* ***reverse arthritis*** *without drugs*

Also in "99 Secrets For A Longer, Healthier Life," you'll discover how to get on a healthy track with the foods, vitamins, minerals and medical treatments that can help you grow healthier day by day. This is a practical workbook that leads you through the steps of creating your new, healthy lifestyle.

How to create your personal health plan—including your personal vitamin plan...your personal food plan...and your personal exercise plan.

...And finally, you'll discover how to become a smarter consumer of

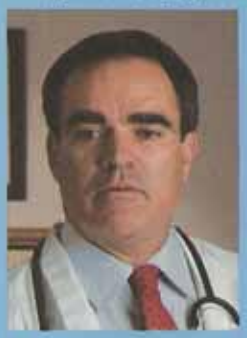


"Dr. Whitaker's approach to reversing heart disease works! I now exercise every morning, walk three miles every night. And I've lost so much weight, I had all my suits altered. Dr. Whitaker *cares*...and he sticks with you until your health improves."

Robert Duff
Santa Ana, CA

Julian Whitaker: America's Leading Advocate Of A Safer, Gentler Approach To Better Health

Dr. Whitaker has never been truly satisfied with the quality of health care most Americans settle for. Although he comes from a long line of physicians, Julian has always felt that there must be a better way—a way to not only treat disease, but to actively help people avoid illness in the first place.



As he puts it, "I discovered early on that running with the pack is safe for doctors, but doesn't always give patients the best care. So, when I decided to give my life to healing people, I made three promises to myself—three vows I take very seriously:

"No patient of mine will ever be subjected to dangerous drugs or surgery when a safer treatment is available.

"No patient of mine will go without knowing about the simple, everyday things that can sustain health, avoid illness and reverse disease.

"No patient of mine will ever be made to feel like an insignificant part of a vast, out-of-control medical machine.

"I've dedicated myself to fulfilling those promises every day—and through "Health & Healing," I've found a way to do the same for thousands of health-conscious people throughout America."

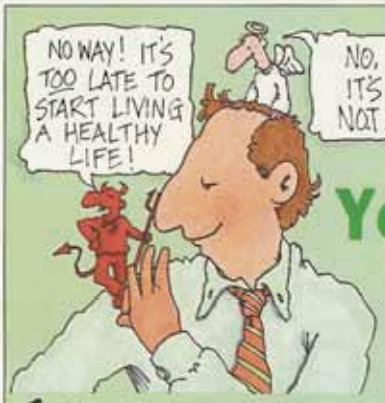
As a result of that commitment, Dr. Whitaker was there when the first shots were fired in today's health care revolution—working closely behind the scenes with medical pioneers like Linus Pauling and Nathan Pritikin. Today, Dr. Whitaker's clinic in Newport Beach, California helps thousands find a healthier, non-toxic approach to life, and to reverse heart disease, arthritis, diabetes and many other illnesses.

Because of his outspoken concern for the quality of care most patients receive in America's vast medical industry, Dr. Julian Whitaker is quickly becoming recognized as America's #1 advocate of a more intelligent approach to health care.

He's in great demand as a speaker at medical and dental conferences. And, as a leading member of the American College of Advancement in Medicine, he is in the forefront of the fight to break the old outdated concepts of medical care and replace them with a progressive approach to keeping people healthy and treating disease with safer, non-toxic treatments.

But he's not content to merely encourage other doctors to practice a "safer, gentler" form of medicine. He dedicates a great deal of his time to helping people benefit from advancements in health care. Over the years, Dr. Whitaker's staff has built an extensive file on the greatest medical advances of our time. Dr. Whitaker and his staff sift through thousands of pages of medical journals and use his worldwide network of contacts to get detailed information on promising new discoveries, therapies and treatments. He has shared that wealth of knowledge with thousands of people through three major books, *Reversing Heart Disease*, *Reversing Diabetes*, and *Reversing Health Risks*, and a fourth book soon to be published. And, as editor of "Health & Healing," he guides thousands of people to a healthier lifestyle every month.

Health & Healing - Phillips Publishing • July 1992



7 Health Lies You've Been Told

1. You're not smart enough to understand how your body works. Nonsense! Anyone can understand enough to make better choices in nutrition, exercise and medical care.

2. You should leave all health matters up to your doctor. Wrong! Your doctor's job is to cure illness—not to make you healthy. That's your job. After all—who cares more about your health than you do?

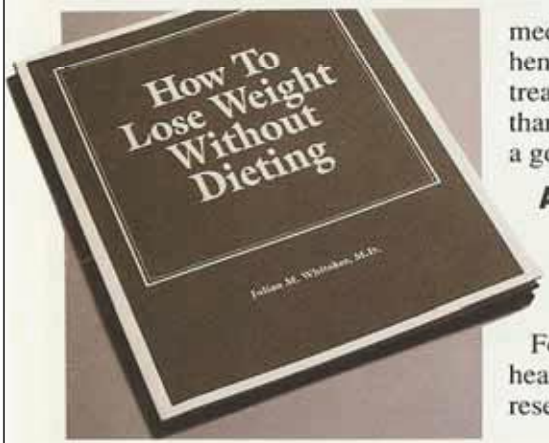
3. There's nothing you can do to have a healthier future anyway. Balderdash! There are dozens of things you can do right in this special supplement, and dozens more in your free copy of "99 Secrets For A Longer, Healthier Life" and in "Health & Healing."

4. You can't erase past health "sins." False! Medical researchers are proving that there are many safe ways to reverse even serious problems caused by years of unhealthy living.

5. Achieving a healthy lifestyle is hard work. No, it's fun—and one of the most rewarding things you can do.

6. It doesn't matter which doctor or hospital you go to when you get sick. Yes it does! Complication rates vary among surgeons and hospitals. A procedure that is perfectly safe at one hospital can be extremely dangerous at another. It pays to shop for the best medical care available.

7. All medical procedures, diagnostic tests and medicines recommended by your doctor are safe and effective. Would you believe that surgical procedures and diagnostic devices are used on millions of people without any testing whatsoever? Also—virtually all drugs have important side-effects you should know about before you take them.



medical services, with a comprehensive listing of medicines and treatments that may do more harm than good...plus how to select a good doctor or hospital.

A Second Bonus Report, "How To Lose Weight Without Dieting," Is Also Yours, FREE!

Forget everything you've ever heard about losing weight. New research has revealed why diets don't work: Diets do all the things that make you gain weight!

In this report, I show you two ways to get your body to make you thinner even while you sleep. You'll learn about the foods and supplements that actually crank up your body's fat-burning furnace. You'll discover ways to trick your brain and stomach to stop fighting you and become your allies in the battle of the bulge.

The Greatest Value Of All

If you subscribe for two years (24 issues, $77), you'll not only save money on each issue of "Health & Healing," you'll also receive a third report, free! You'll get "99 Secrets For A Longer, Healthier Life" plus "How To Lose Weight Without Dieting" and also "10 Secrets To A Better Sex Life."

In this report, you'll discover what medical researchers are finding about natural foods, medicines and other compounds that enhance sex drive...cure male impotence... increase sexual satisfaction in both men and women...to make sex get better every year.

Try "Health & Healing" For 90 Days Without Obligation

I think once you've seen "Health & Healing," you'll never want to be without it. My publisher, Tom Phillips, agrees, and he's come up with a way for you to try it for three months completely without risk.

When you subscribe your free reports will be sent to you immediately, and you'll begin receiving monthly issues of "Health & Healing." Take time to read your reports, and each issue. You must be delighted or you may cancel within 90 days for a full refund.

Of course, you can cancel anytime thereafter and receive a refund on unmailed issues. In either case, your free reports and any issues of "Health & Healing"

you have received are yours to keep. Fair enough!

Would you try to fix an expensive watch with a 5-lb. sledgehammer?

Probably not! But your body is far more intricate than any watch. So why go on treating it with toxic drugs and surgery—sledge hammers of the medical world—until you've first given your body the help it needs to heal the natural way?

I've done everything I can to get you started. I've sent you this special supplement with dozens of ways you can begin enjoying better health. And, I've offered to send you valuable, free reports containing dozens more.

...But the fact is, nobody can take responsibility for your health but you. If you decide that you want more energy, more vitality...that you deserve to be happier and have a more positive outlook...that you want to eliminate troubling symptoms and stop worrying about tomorrow...you can have the healthier life you deserve. I'll show you how.

Or, you can decide to do nothing. Accept the ravages of age and disease. Trust your fate to a medical machine that only springs into action after you're already sick... after it's too late to avoid the pain, fear, and high cost of illness.

Only you can decide if your life—and the health of your family—is worth 11 cents a day and a few minutes of your reading time.

I strongly recommend that you give "Health & Healing" a chance to give you the good health you deserve. I hope to be welcoming you soon.

Sincerely,

Julian Whitaker, M.D.
Editor, "Health & Healing"



9 Most Common Health Fears

"I haven't felt right in a long time, but my doctor can't find out what's wrong with me. I'm afraid I might really be sick but won't find out until it's too late..."

"I'm afraid my doctor doesn't really hear what I'm saying..."

"I feel as though my doctor doesn't have enough time to really discuss my health with me—and that's scary!..."

"I'm worried about the medicines I'm taking, their side-effects, and how they might interact with each other..."

"I've heard that a lot of medical procedures and drugs aren't necessary and many are even dangerous—that worries me. After all—how do I know what I should really have done?"

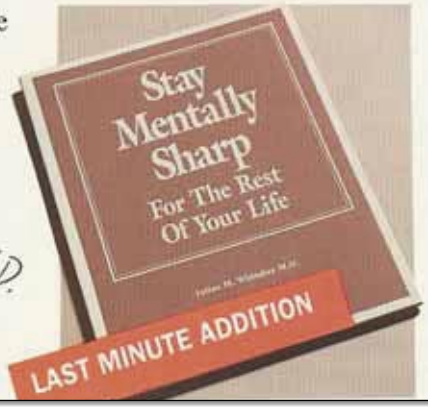
"My life deserves more attention than I'm getting from my doctor."

"I know that there are dozens of new discoveries about how diet, supplements and exercise can prevent disease and even reverse many health problems—but I need help creating a "wellness" program that suits me."

"I'm tired of making doctors, hospitals and labs rich while I'm made to feel like a small cog in a big machine."

"Every time I get sick, I feel like I lose control of my life. All these people just poke me, prod me, and then hand me bills. It worries me that I never know exactly what's being done to me, why it's being done, or if I'm being taken advantage of..."

"Health & Healing" puts your health fears to rest by giving you the tools you need to take control of your health...get the quality of medical care you deserve...avoid unnecessary drugs and procedures and save money.



Fast Response Bonus: "Stay Mentally Sharp For The Rest Of Your Life"

All the things you can do to help your brain help you! Foods, supplements and activities that can make you more alert, happier, more productive, more creative, more successful and help your brain work better. Free if you subscribe to "Health & Healing" within the next 10 days! **(See next page for details)**

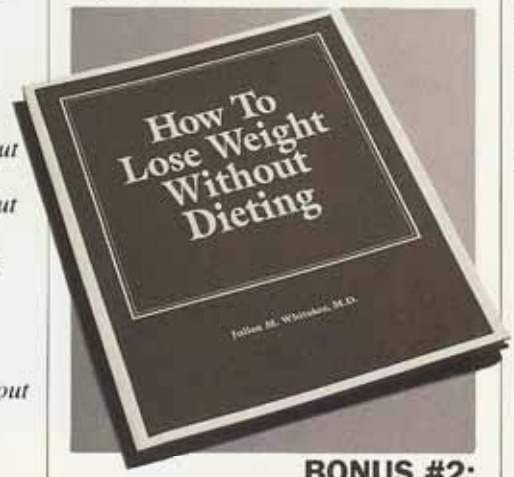
FREE
WITH YOUR 1 YEAR SUBSCRIPTION



- **Most Frequent Medical Nightmares How To Avoid Each One...**
  - *4 ways to reduce your blood pressure without drugs*
  - *5 ways to lower your cholesterol without drugs*
  - *3 ways to unclog arteries without drugs*
  - *5 ways to strengthen your heart without drugs*
  - *2 ways to reverse heart damage without drugs*
  - *3 ways to reverse diabetes without drugs*
  - *3 ways to reverse arthritis without drugs*
  - *4 ways to get out of the high risk category for cancer*
- **How To Create Your Personal Health Plan**
  - *What your blood profile says about you*
  - *Creating your vitamin plan*
  - *Creating your food plan*
  - *Creating your exercise plan*
- **How To Be A Smarter Medical Consumer**
  - *Medicines and treatments that may do more harm than good*
  - *How to select a good doctor or hospital*

ALSO INCLUDES:

- **How to stop killers in their tracks—even reverse the effects of unhealthy living...(page 13)**
- **The best bet for dropping a bad habit...(page 20)**
- **A vitamin and mineral program that can eliminate an alcoholic's desire for liquor...(page 18)**
- **A safe, "over the counter" dietary supplement that has proven to eliminate diabetes in laboratory animals...(page 16)**
- **Natural therapies that help your body heal itself without drugs or surgery...(page 22)**
- **Four words you should never say to your doctor...(page 12)**
- **Rating your doctor, surgeon and hospital: How do they stack up?... (page 11)**
- **No more "blue Mondays"—how to start your week with the energy you need...(page 19)**
- **How to cut your risk of heart attack and stroke by 75%... (page 12)**
- **Ancient cures that have been forgotten by most doctors—but that work better than some of today's "wonder" drugs... (page 22)**
- **The "Recommended Dietary Allowance" scam: What the bureaucrats don't tell you... (page 9)**
- **Foods that heal...foods that kill... (page 2)**

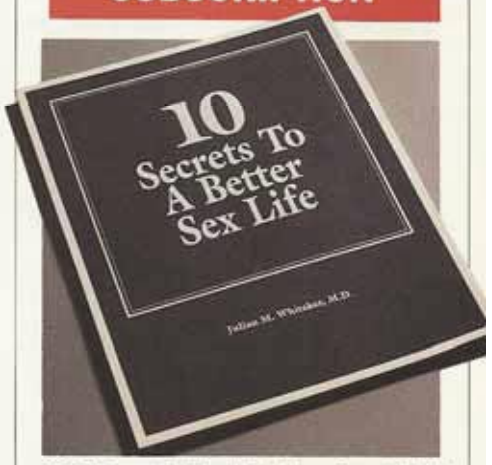


BONUS #2:
"How To Lose Weight Without Dieting"

Everything you've been told about losing weight is wrong! Dieting is not the way to get thin—it's a one-way ticket to obesity. Here are the latest discoveries about losing weight and trimming down:

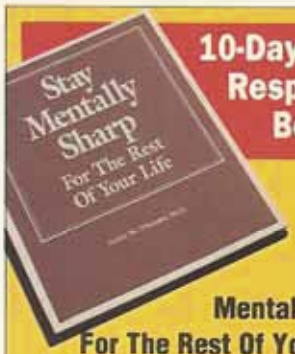
- **Foods that make your body burn fat**
- **An eating strategy guaranteed to make you thin**
- **Why diets make you fat**
- **The "No-willpower" guide to appetite control**
- **Exercise techniques that burn the most fat**

FREE
WITH YOUR 2 YEAR SUBSCRIPTION



"10 Secrets To A Better Sex Life"

- **How to enhance your sex drive**
- **Most effective cures for male impotence**
- **Foods that intensify sensual arousal**
- **The "Great Sex" pill—a vitamin that enhances sexual satisfaction in both men and women**
- **Sexual hoaxes: Scams and ripoffs to avoid**
- **MORE!**



10-Day Fast Response Bonus:

"Stay Mentally Sharp For The Rest Of Your Life"

- **Smart foods that make your brain work more efficiently**
- **Stabilize your emotions: Three ways to eliminate depression**
- **How to be happier—the secret to releasing your brain's natural "happiness drug"**
- **Boost your mental energy**
- **MORE!**

18

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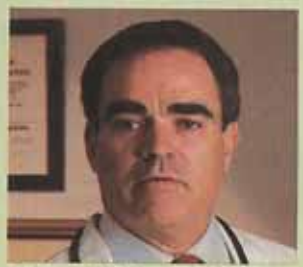
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Julian Whitaker, M.D.
Editor

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☐ **One year $39.95** — 12 monthly issues and TWO FREE BONUSES, "99 Secrets For a Longer, Healthier Life," and "How To Lose Weight Without Dieting."

VERY BEST OFFER

☐ **Two years $77.00** — 24 monthly issues and THREE FREE BONUSES, "99 Secrets For A Longer, Healthier Life," "How To Lose Weight Without Dieting," and "10 Secrets To A Better Sex Life."

FAST RESPONSE BONUS!

☐ Also send Dr. Whitaker's "Stay Mentally Sharp For The Rest Of Your Life"—my EXTRA FREE BONUS for responding within ten days!

2. Choose your method of payment.

☐ Enclosed is my check or money order, payable to Health & Healing (Maryland residents, please add 5% sales tax.)

Please charge my: ☐ Visa ☐ MasterCard

Card No. _____

Expiration Date: _____

Signature: _____

required for credit card orders only

3. Return this form in the envelope provided.

There's no need to fill in your name and address; it's on the mailing label on the reverse side. Simply check it for accuracy, correct if necessary, then return this completed form in the postpaid envelope today! **Congratulations! You've just taken three steps toward better health!**

HEALTH & HEALING
Phillips Publishing, Inc.
7811 Montrose Road, Potomac, MD 20854

Health & Healing - Phillips Publishing • July 1992

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How To Create The Perfect Exercise Program For You In 8 Easy Steps... Page 5

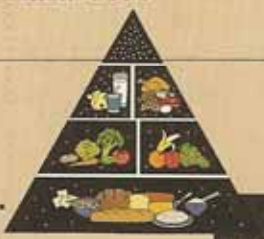
A $35 Test That Can Help You Avoid A Health Disaster 5-10 Years Down The Road... Page 7

6 Dietary "Land Mines" And How To Avoid Each One... Page 12

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PLUS:

How To Knock Out Fatigue Without Drugs...
How To Reverse Diabetes Without Drugs...
How To Reverse Arthritis Without Drugs...
How To Reverse Heart Disease Without Drugs Or Surgery...

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ALSO: Should You Fire Your Doctor? Questions That Tell You If You're Getting The Care You Deserve... Page 8

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7 Horsemen

Here is an example of a package that mailed in the millions, using a headline that I adapted from the scriptures.

The New Testament's Book of Revelation talks about the Four Horsemen of the Apocalypse. My client Dr. Martin Weiss, had identified seven reasons why he was convinced that the economy was going to fall apart and the stock market was going to crash later in the year.

My headline: "Seven Horsemen of the Coming Stock Market Apocalypse".

Most of us have experienced some religious teaching at some time in our lives. And key words and phrases from Bible stories, for example, tend to have greater visceral power for us. So we used one of those phrases as an attention-getting device on this package.

Also notice that on page four, we paint the picture that the collapse is inevitable: Not even the most powerful men in the political or financial worlds could stop it. It reminded me of a promotion I wrote years ago saying, "All the King's Horses and all the Kings Men Couldn't Put the Economy Back Together Again."

Notice the use of specifics throughout the package -- including a forecast that NASDAQ would hit 800 -- and other specifics, numbers, facts and figures to support the somewhat outrageous claim that the economy was going to crash.

Also notice how we used Dr. Weiss' press notices and other things to offset skepticism that would be raised as prospects read these starting forecasts.

An eye-opening warning From Martin D. Weiss, Ph.D. — who helped his clients to profits of up to 929% during the recent tech wreck: Beware of the ...

TERROR ON WALL STREET
Page 12

7 HORSEMEN OF THE COMING STOCK MARKET APOCALYPSE

These 7 emerging crises have now GUARANTEED that the most painful stock crash of your lifetime is STILL AHEAD!

In this report:

- 7 Reasons why the S&P 500 and the Dow will be chopped in HALF and the Nasdaq will be crushed to below 800 in the most painful stock crash since 1929 ...
- What you must do immediately BEFORE November 15, 2001 to preserve your wealth and ...
- How you can pile up profits of 211%... 500%... up to 929% — with investments that INEVITABLY soar at times like these!

By Martin D. Weiss, Ph.D.
Founder & President, Weiss Research

Just when you thought it was safe to get back into stocks — the ghosts of all the financial crises of the past 30 years are returning to shock Wall Street once again!

As investors, you and I have been through a lot in recent years: We've witnessed the Tech Wreck of 2000 ... the Debt Disaster of 1998 ... and the Asian Crisis of 1997.

And don't forget how stocks got slammed by the Energy Crisis of the 1970s ... the Real Estate Bust of 1974 ... the Bond Market Collapse of 1979-80 ... the banking/S&L debacle of the 1980s ... and when the Gulf War of 1991 drove oil prices through the roof.

Each one of these crises gutted investment values — and each one vaporized the prosperity, the financial security, and the retirement dreams of millions.

Now, these economic nightmares are once again rearing their ugly heads. Even worse: All 7 are rapidly converging upon the US economy — and in the next few months, they will simultaneously slam into Wall Street, triggering the most painful economic collapse since 1929.

Please turn...

Safe Money Report - Weiss Research

Safe Money Report - Weiss Research

From page 1

I'm talking about a financial apocalypse that will ...

- Slaughter hundreds of the world's oldest and wealthiest banks...
- Smash hundreds more international corporations and thousands of smaller companies to smithereens ...
- Level the economies of Japan, Korea, Southeast Asia, Latin America, the European Common Market countries, and yes, even the United States, and ...
- Trigger the most cataclysmic destruction of personal wealth in our lifetimes — driving the DOW to below 5000 ... the S&P 500 to below 600 ... and absolutely creaming the Nasdaq to below 800.

We're Going To Grow Up To 1,000% Richer — And I Want You to Join Us!

I know that sounds outrageous — perhaps even unbelievable. But the fact is, I saw the great tech wreck coming. And I warned you repeatedly, beginning way back in January of 2000, in a report like this one — 84 days before the tech wreck began.

I also warned you that the nightmarish losses suffered in the tech wreck would hammer all other stocks — including the Dow and the S&P 500 — and it happened just as I said.

Those two forecasts made it possible for you to not only avoid stock market losses in one of the most severe stock market bloodlettings ever, they also allowed many of my readers to pile up profits of 211% ... 500%... up to 929% as stocks crashed.

And the good news — make that the GREAT news — is that the profits to come are likely to be even GREATER!

Every fact and figure and every investment opportunity I describe in this report is taken directly from the most definitive investment guide my company has ever produced — my complete road map and survival guide for the next 24 months: *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002.*

How do I KNOW this advice will multiply your money up to 10 times over in 2002?



I know because my family and I have been multiplying our money in crazy markets like these for more than 71 years:

- When stocks crashed by over 80% in 1930-31, my dad, Irving Weiss, turned a $500 pittance into more than $100,000 ...
- When stocks fell precipitously in 1987, history repeated itself — as Dad and I led our clients to profits of up to 4,500% in a matter of days; enough to turn a $25,000 investment into $1.1 MILLION ...
- We got 119% richer when stocks crashed 40.7% in early 2000 — and we multiplied our money by 255.3% in **Amazon.com** ... 138.1% in **I2 Technologies** ... and 128.6% in **Red Hat.**
- Stocks slid again last fall ... and we piled up 142.5% profits in **MRV Communications** ... 177.9% profits in **Juniper Networks** ... and 93.2% in **PeopleSoft.**
- Stocks dropped again in March of 2001 ... and we piled up 411.9% profits in **S&P 100** puts ... 150% in **Nasdaq-100 Shares Index** puts and 103.9% in **Philadelphia Bank Index** puts!

Now, as stocks plunge to new lows, we're doing it again — and this time, I want you to profit right along with us!

Send for your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*, NOW!

... And frankly, what's about to happen to your wealth and your financial security has me so worried, I want to send you a copy of this hot-off-the-press, 120-page book — absolutely FREE.

In your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*, I give you ALL the scrupulously researched facts that prove you're in for the most chilling ride of your investment lifetime.

PLUS, I give you proprietary strategies and investment vehicles that will insulate your money and bring you greater profits in the next two years than you earned in the last 10!

For starters, I'll help you ...

Grow Up To 1,000% Richer In The DEBT DISASTER OF 2002!

When stocks crashed in 1929, major US corporations were cash rich and mostly debt-free. But this time around, those same corporations have less than a dime in cash per dollar of current debts. US companies now owe a record $4.7 trillion to banks, venture capitalists, bondholders, money funds, and other institutions!

And the Fed tells us this debt is STILL growing almost THREE TIMES FASTER than the Gross Domestic Product (GDP) — the combined value of all goods and services produced by the entire US economy!

It gets worse: 157 big-name public companies now have more debt than assets: They have a net value of MINUS $12.8 BILLION!

Think of it: These companies have a combined market capitalization of $50.4 billion.

That means US investors have shelled out more than $50 BILLION for companies that have a net worth of less than zero!

I've also identified another 652 big companies that are bleeding so much red ink that they will have a hard time surviving another year — and I am NOT talking about small, obscure companies here:

- **Xerox** has $22.5 billion in debt with just $5.5 billion in cash and fixed assets to secure it.

We banked profits of up to 929% even while stocks were crashing:

Investment	Profit	In Just...
Nasdaq-100	416%	23 Days
Nasdaq-100	242%	68 Days
Nasdaq-100	213%	19 Days
Nasdaq-100	212%	53 Days
S&P Retail Index	214%	2 Days
The Street.com Net Index	200%	9 Days
Gold	525%	20 Days
Gold	350%	62 Days
Platinum	321%	15 Days
T-Bonds	206%	22 Days
T-Bonds	300%	23 Days
Bank of America	225%	19 Days
U.S. Dollar	290%	50 Days
CSFB Technology Index	929%	42 Days

... And we're getting ready to do even better in 2002!

- **Lucent**, which has $8 billion in debt coming due within a year, and less than $0.3 billion in cash to cover it. Watch out below!

- **Nextel**, which is drowning under $18.8 billion of debt and has only $4.7 billion in cash on hand. Sounds like a lot of cash, right? Wrong! **Nextel** burned up $2.1 billion in cash last year alone.

- **PSINet**, a leading provider of Internet backbone services, has $3.4 billion in debt, annual interest expenses of more than $300 million, and it doesn't even generate any cash!

- **Amazon."bomb"**... **CableVision Systems**... and **Paxson Communications** are just a few of the other American corporations that are up to their eyeballs in debt with little or no practical hope of repaying.

... Plus, **Del Monte** ... **Coca-Cola** ... **Trump Hotels & Casinos** ... **Ford** ... **J.C. Penney** ... **Campbell Soup** ... and **AOL Time Warner**, are also drowning in their own debt.

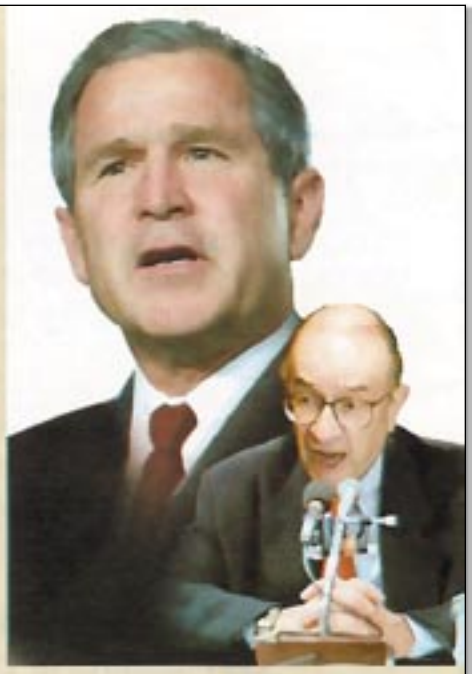
We're now hearing rumors that even **Motorola**

Continued on page 5...

Safe Money Report - Weiss Research

Could Bush or Greenspan STOP The Coming Collapse?

NOT ON YOUR LIFE!



In sheer dollar terms, unadjusted for inflation, we have just witnessed the largest loss of wealth in the history of humanity, dwarfing the "great" stock market crash of 1929 by a factor of 23 to 1!

And that crash lit the fuse on the worst depression this nation has ever suffered.

You can bet your bottom dollar that the devastating losses we've seen recently guarantee economic catastrophe and ANOTHER vicious slaughter of US stocks and equity funds in 2002!

Could President Bush's tax cut save the economy and keep the stock market from getting slammed again?

Not a prayer!

FIRST: It's back-loaded — timed for the majority of the cuts to kick in 5 years, 7 years, up to 10 years down the road. Only a tiny percentage of the $1.7 trillion tax relief they promised will go into the economy in the next 12-24 months.

SECOND: This crash has taken nearly $5 trillion out of investors' pockets. Even if the entire $1.7 trillion could be handed back to taxpayers THIS YEAR, it would only be one third of what investors have lost in stocks — nowhere near enough to invigorate the economy!

THIRD: Even though the tax cut is pitifully inadequate to stimulate the economy, much of the money will go dead unless consumers have the confidence to spend it — not likely when they're at risk of losing their jobs.

Even Greenspan's interest rate cuts are too little, too late.

This crash has destroyed up to HALF of people's life savings. It scrambled the retirement nest eggs of more than 45.7 million baby boomers who will be retiring in the next 5 years.

Most important, it is reversing the great "wealth effect" that drove this economy for the past 8 years, instantly transforming millions of big spenders into stingy Scrooges.

Don't think for a minute that interest rate cuts could possibly undo that kind of damage. Consumers are neither willing nor able to begin spending like they did in the stock market's heyday — no matter how low interest rates go.

Look. The Fed lowered interest rates EIGHT TIMES before and during the Great Depression. Did that stop the Depression?

Of course not!

Before and during the recession of 1973-75, the Fed lowered interest rates seven times. That didn't stop the economy from plunging either.

Ditto in 1945, 1953, 1970, and 1990.

Fact is, there's nothing anyone can do to keep this staggering stock market debacle from smashing the US economy — NOT President Bush, NOT Alan Greenspan, and NOT even the entire US Congress.

Now, 7 more economic crises promise to plunge this nation into the deepest depression in our lifetimes. Let me help you insulate your family and guide you to the investments that will soar 211%... 500%... up to 929% while stocks crash: Send for your FREE copy of GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002, today!

Safe Money Report - Weiss Research

From page 3

could go bankrupt, although the company denies it!

And **GE** owes a mind-boggling $6.88 for every dollar of shareholder equity!

That's like having just $1,000 in net worth, but owing the bank $6,880!

No wonder corporate credit ratings are plummeting! No wonder we've seen up to 3 corporate credit downgrades for every 1 upgrade for 10 quarters in a row! And no wonder a fourth of all junk bonds are now trading at "distressed levels."

In your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*, I give you all the reasons why this debt bubble must burst soon… why it will trigger the greatest banking collapse in US history… and why it will smash US stocks flat.

More importantly, I give you specific, step-by-step strategies for insulating your wealth, PLUS the investments that will multiply your money by up to 1,000% when this bubble bursts.

Grow Up To 1,000% Richer In The BANKING CRISIS Of 2002!

It doesn't take a Nobel-Prize-winning economist to figure out that unpayable debts at major corporations and thousands of smaller businesses is potentially devastating news for banks.

US banks are already being bludgeoned by billions of dollars-worth of loan defaults.

Just in the most recent reporting period, defaults in commercial and industrial loans jumped 30%.

At **First Union**, deadbeat loans jumped 53.3% in 2000. **Bank of America's** bad debt surged 64.8%. **Wachovia's** flaky loans soared 118.3%. And at **Bank One**, bad loans skyrocketed 159.1%!

Plus, no less than EIGHT of **B of A's** big borrowers have filed for bankruptcy and 15 leveraged loans totaling $4.5 billion now pose a credit risk to **B of A.**

I'm not talking peanuts: **Sunbeam** recently defaulted on loans totaling $1.7 BILLION. **Xerox** owes $750 million that I believe is likely to go into default as well.

And get this: For the first time in 10 years,

> "In 2000 and 2001, our investments handed us profits of up to 929% — and we're about to do even better!"

banking industry profits DROPPED last year. Profits dropped $417 million at **Bank One Arizona** … fell $778 million at **First USA Bank** … and plummeted a staggering $2.8 BILLION at **First Union!**

Major Banks Are Loaning Still More Money To Failed Companies

Why? Because they can't afford to let their debtors fail!

Case in point: **J.P. Morgan Chase & Co.** loaned steel maker **LTV Corp** $600 million over the past few years. But times have been tough for the company, and so **LTV** filed for bankruptcy — AND asked the bank to loan it ANOTHER $225 MILLION!

Care to guess what the bank did? I'll tell you. It gave **LTV** the financing deal — despite the fact that the company was going under!

Talk about throwing good money after bad!

$400 Billion In Venture Capital Loans Are Headed For The Dumpster

According to recent testimony from Fed Governor Laurence Meyer, banks are now holding the bag for up to $400 billion in venture capital deals — and many of them aren't worth the paper they're printed on.

Chase Manhattan, Wells Fargo, J.P. Morgan, Fleet Financial, First Union, Bank One, and **Bank of America** are now holding the bag for hundreds of billions of dollars-worth of loans to failing dot-coms and telecoms, for example.

Now, with thousands of these companies dropping like flies, this — plus the $25 billion in junk bonds in US bank portfolios — is a recipe for a banking catastrophe.

…And it gets even worse: Telecom players in the

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I was right on the money when I told you that stocks would crash big time in 2000 and early 2001. Now, mark my words:

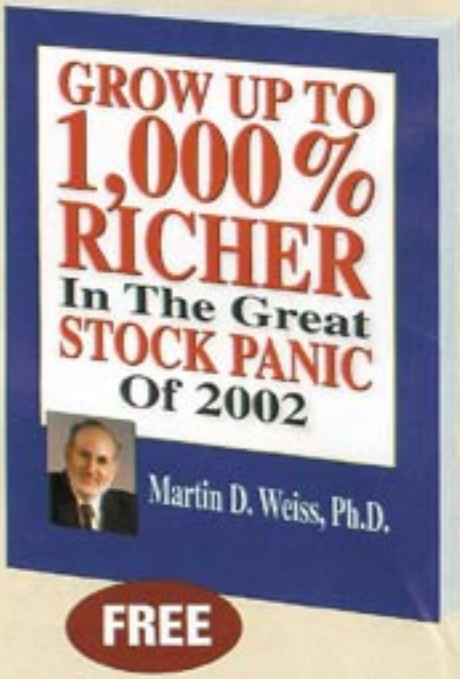
NASDAQ 800, HERE WE COME!



I know what you're thinking.

You think I've gone stark, raving mad when I say the Nasdaq Composite Index, which was once over 5000, will fall to 800 in the coming months.

Well, before you have me strapped into a straight jacket and hauled off to the nearest funny farm, consider this…



Even after its massive losses, the Nasdaq-100 is more overvalued now than it was when the market peaked in February of 2000.

How is that possible? Well for one thing, current and future earnings forecasts have dropped FASTER than stock prices!

Moreover, the crooked accounting methods I've been warning investors about have also been exposed. Flaky transactions previously booked as "sales" are now being rebooked as "write-offs." Recently, for example, the Wall Street Journal nailed Cendant Corporation for booking more than $500 million in phony profits over 10 years!

BOTTOM LINE: To get back down to the valuations these stocks had a year ago, the Nasdaq-100 will have to fall ANOTHER 62% from its CURRENT levels!

Things aren't much better over at the New York Stock Exchange — even among the blue chips. The Dow and the S&P 500 are both grossly overvalued — and they'll have to fall another 44% just to get back in line.

But many stocks are going to fall even farther. Here's why:

FIRST, earnings are going to continue to fall.

Second, investors invariably overreact, driving stocks down well below their historical valuations.

The average S&P 500 stock slid 45% below average valuations in the 1929 crash.

To get there today, the Dow would have to fall to 5000… and the S&P 500 would have to fall to 600.

If you play with this market, you're playing with fire!

I tell you flatly: The real panic in the market has barely begun. It is absolutely crucial that you shield yourself and prepare to profit from the coming Great Depression. Send for your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*, right away!

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From page 5

US and Europe have nearly $700 billion of debt and some experts predict that $100 billion of it could default.

That would make the coming telecom default alone almost as costly as the $150 billion taxpayer bailout of the S&Ls in the late 1980s!

Here's ANOTHER $639 Billion Booby Trap That Has Bankers Scared Stiff ...

Bankers are terrified that their massive real estate loans soon won't be worth the paper they're written on.

The tech stock disaster is leaving a mountain of vacancies in its wake. The end of the Internet euphoria put a lot of companies out of business.

They pulled out of leases and left gaping holes that landlords are scrambling to fill.

In San Francisco's South of Market district — formerly home to many tech startups — available sublease space has skyrocketed 275% in the last 6 months and rents in commercial buildings have already fallen by 40%.

Even more ominous: One study projects that 80% of the remaining dot-com companies in the Bay Area will collapse in the next year. Result: Another 4 million square feet of office space will become vacant.

- In New York, more than 20% of the office space leased by dot-coms since early 1999 has been returned to the market there.
- In Seattle, the vacancy rate has more than doubled from 1.7% at the end of last September to 4.2%.
- In parts of Silicon Valley, commercial vacancies have reached a whopping 12%.

Even the FDIC is worried about specific metropolitan areas it feels are at risk due to excess commercial real estate construction — Atlanta, Phoenix, Portland, Seattle, Salt Lake City, Fort Worth, Dallas, Las Vegas, and Denver.

This problem is massive: US banks are on the hook for a total of $639 billion in commercial real estate loans. THAT'S 35% MORE THAN THE COMBINED CAPITAL OF ALL US BANKS PUT TOGETHER!

This is one gigantic house of cards — and its collapse has already begun! With hundreds of thousands of homeowners being laid off ... with thousands of corporations unable to make their loan payments ..

Please turn...

1-800-236-0407

Could the crisis at this obscure finance company be a sneak preview of what's in store for YOUR bank?

Finova Credit borrowed billions of dollars at cheap rates... and then turned around and plowed that money into high-yield loans to hundreds of small start-up companies and rookie tech firms.

Today, Finova is drowning in up to $7.2 billion in potential non-performing loans. Plus, another $4.7 billion may be at risk.

We count half a dozen small finance companies caught in the same predicament — names like Allied Capital, American Capital Strategies, and PMC Capital. These companies have routinely borrowed large mountains of cheap money over the years, and then turned around and lent that money out to high-risk customers via risky loans and junk bonds.

But this is just a sneak preview of what's ahead for larger financial institutions.

Last year, the US banking industry's return on assets (ROA), a common measure of bank profitability, dropped to its lowest level in four years. One of the key factors: Higher provisions for future loan losses.

This industry is riding for a fall! This is precisely the type of situation that can multiply your money by a factor of up to 10. IF you know how to seize the opportunity!

Let me show you how we earn profits of up to $100 for every $1 drop in stocks like this one: Send for your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*, today!

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with thousands more simply going out of business, and with untold thousands of office buildings empty, defaults on these loans are already skyrocketing and could soon reach epidemic proportions.

The Banking Time Bomb No One Talks About

The final nail in the banks' coffin is a time bomb that no one is talking about — DERIVITIVES. These are mostly high-risk bets on stocks, bonds, and foreign currencies that have grown beyond control.

Back in October of 1998, when currencies from Japan to Russia and Europe were crashing, highly leveraged derivatives cost **Union Bank** $240 million. **Chase Manhattan** lost $160 million. **Deutsche Bank** lost $770 million. And **Credit Lyonnais** lost a whopping $2 billion.

And that was WITHOUT a worldwide economic recession!

You'd think governments would have stepped in since then — and forced banks to limit their exposure to these highly leveraged derivatives. Well, think again.

In 1998, US banks held about $27 trillion in derivatives contracts. Today, the US General Accounting Office (GAO) tells us US banks are exposed to more than $40.5 TRILLION in derivatives!

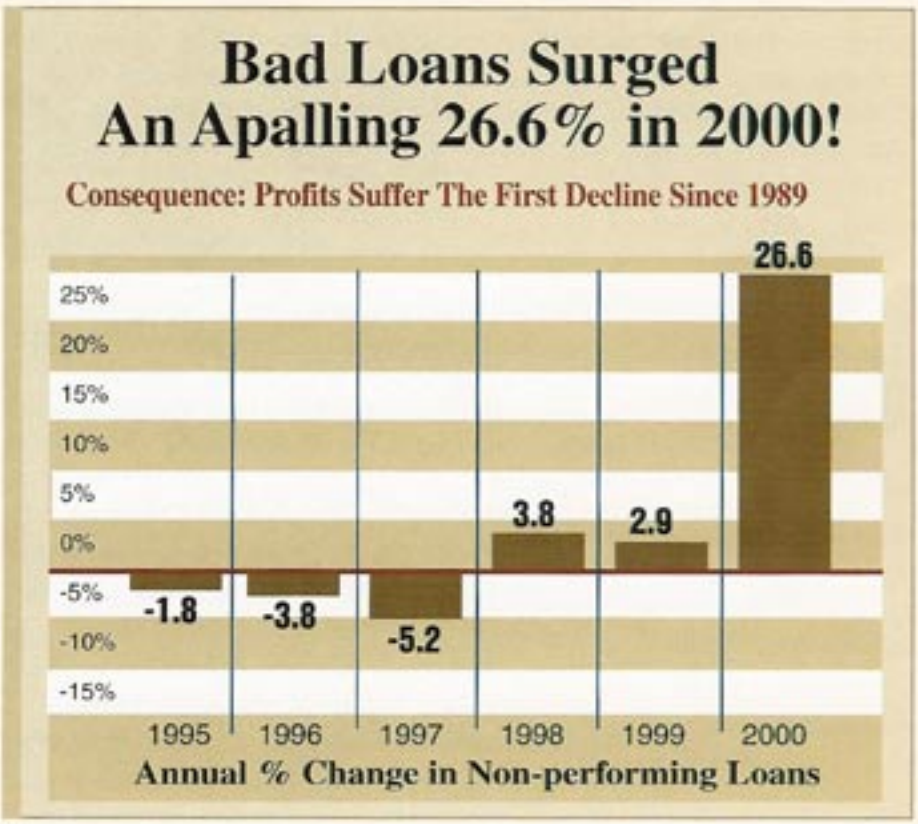
That's more than 4 times America's entire gross domestic product… more than 450 times the banking industry's TOTAL PROFITS… nearly $142,000 for every man, woman, and child in the country!

For every $1.00 of capital (after the Fed's adjustments for other risk factors), **Bank One** has $1.04 in credit risk related to derivatives.

J.P. Morgan Chase's is SIX times greater. That means if just 16.7% — a mere one in six — of its bets on derivatives go bad, **J.P. Morgan Chase & Co.** is broke. Bankrupt. Kaput!

And if you think heavy derivatives risk is limited just to these huge money center banks, please think again: Right now, 400 commercial banks in the US trade in financial derivatives!

Any major global economic hiccup could trigger TRILLIONS of dollars in derivatives losses at US banks. And then threaten the entire system.



In fact, the US General Accounting Office even has a name for the kind of risk derivatives pose. It's called "System Risk" — the risk of GLOBAL FINANCIAL MELTDOWN.

There's so much more I need to tell you about this emerging crisis in your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*.

For example: I'll show you all the ways this crisis can make you richer — including the safest, simplest way to earn $100 every time a bank stock slips by $1 —

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WITHOUT accepting the unlimited risk you get with shorting.

Plus, I'll introduce you to the weakest banks in America so you can move your money to safer institutions.

And there's so much more …

Grow Up To 1,000% Richer In The Coming ASIAN MELTDOWN!

Japanese banks are drowning in debt, and they're desperate to raise cash to avoid bankruptcy. How will they do it? Simple: By dumping the $447 billion-worth of US stocks and bonds they hold — many of the same investments you own now!

They've already begun selling off these assets. Soon, that trickle will become a raging torrent — and we'll grow up to 1,000% richer when it does!

For the last 10 years or so, Japanese workers and investors have watched their wealth steadily evaporate. The tiny 800-sq. ft. houses in Tokyo that cost 60 million yen (about $492,000) a decade ago are worth half that now. Unemployment is the highest since the end of WWII. And among those lucky enough to have a job, many haven't had a raise in as long as 10 years.

To make matters worse, Japanese stocks are now at pre-1984 levels and still falling — and stock portfolios are commonly worth less than one-third of what they were worth in 1990.

Most consumers drastically cut back spending long ago. Tokyo's fabled bars and restaurants are going broke because neither the employed nor the unemployed can splurge on drinks or dinner.

Many people on Tokyo's once glittering streets now look shabby in the old suits they prefer to patch rather than buy a new one. And behind their eyes, even strangers can see the fear that, if things continue this way, even the most basic human needs — food and shelter — may soon be out of reach for many.

In October of 1998, a major Japanese bank died — killed off by dumb investments and excessive debt. The shockwave from that single failure crushed Hong Kong … Seoul … Singapore … and the entire Pacific Rim before finally smashing into Wall Street — leaving US stock investors 20% to 25% POORER.

> "Piling up 1,000% profits as these banks crater is child's play, once you understand the secrets I'll reveal in your FREE report!"

This time, it's not just one bank, or even two or three that's speeding towards collapse — but nearly EVERY major bank in Japan: They're buried under a mind-boggling $1 TRILLION in bad debt!

And that mountain of dead loans is growing daily as banks are pounded by the bankruptcies of large insurers, construction companies, and retailers.

When Japan Sneezes, Wall Street Catches Pneumonia

Until last April 1, Japanese banks were legally able to hide most of their stock market losses. That's when new laws went into effect, requiring Japan's banks and other corporations to report the market value of stocks they hold. So now the entire world can see how much money the Japanese banks have lost in their sinking stock market — precisely when their stock market is down a chilling 70% from its highs!

Japan's economy is …

"VERY CLOSE TO COLLAPSE"
— Japanese Finance Minister Kiichi Miyazawa

The country is already $5.6 trillion in debt … owes retirees another $1 trillion it doesn't have, and now, the new prime minister has vowed to finally let the banks fail and the economy fall.

This is too big to stay in Japan. It's going to hit your investments — your stocks, your bonds, even your job — almost instantly.

In your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*, I show you how Japan's economic nightmare will impact your stocks … your insurance policies … your bank account … and maybe even your JOB.

I'll tell you exactly which US stocks and bonds are most vulnerable to the Japan crisis, and what you

Please turn...

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Grow Up To 1,000% Richer in the Great REAL ESTATE COLLAPSE of 2002

In every bubble in history, from the Tulip Mania to Wall Street before the Crash of '29, real estate prices ran up enormously just before they fell.

The more expensive the real estate, the bigger the bubble. And now the bubble is starting to burst…

Manhattan's high-flying rents are already falling back toward Earth. For the first time in seven years, landlords are slashing rents and some are even offering to pay broker fees.

In San Francisco, which is close to "dot-com ground-zero," prices have been falling for six months — with high-end apartments suddenly getting cheaper by hundreds of dollars a month.

Just listen to what some industry insiders are saying:

■ **A custom builder** of luxury homes in the state of Washington reports that a wealthy stockbroker just put off construction of a multimillion-dollar home. He directly blamed the nation's unsettled economy.

■ **Brokers** around the country are saying that buyers who would have purchased homes worth $1.5 million to $2 million last year are scaling back in a big way "until we see a sustained improvement in the Nasdaq." They may have a long wait.

■ **Everywhere,** professionals who deal daily with real estate investors are sensing a dramatic mood change in the wake of the tech stock crash.

REITs will get clobbered. Construction stocks will plunge. Bank profits will disappear!

This is a no-brainer. These three sectors — REITs, construction, and banking — are among the most vulnerable to a real estate debacle.

■ **REITs and REIT** funds:

A REIT is like a mutual fund, only it deals in real estate, not equities. REITs purchase and manage income property and mortgage loans. Now, they're going to get slammed, with those concentrated in California and other high-tech areas especially hard hit.

■ **Construction companies:** Construction companies are exceptionally vulnerable to the downturn in real estate for obvious reasons. There's overcapacity and dwindling demand for new office space and shopping malls. So there are fewer projects to build, and therefore, declining earnings. Companies like Devcon International, and Abrams Industries will see their shares get hit.

■ **Bank stocks:** Losses from large syndicated loans by US banks tripled in 2000 to more than $5 billion. And in 2001 we're already seeing how bad loans are poisoning the earnings of Bank of America and First Union. A real estate recession will make previous problems look like a walk in the park for these stocks.

I'm not the only one issuing warnings. A recent study by Salomon Smith Barney forecast that loan defaults will total about $33 billion this year. I think they're underestimating the potential damage. But even if it gets no worse than that, the impact on the financial institutions holding these debts will be dramatic.

FDIC Chairman Donna Tanoue says that 9% of banks are "very vulnerable" to a real estate downturn. Another 16% are "somewhat vulnerable."

MORE in your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002!*

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should do with them. I'll also give you two relatively unknown — but very liquid — investments that can help you turn the Japan crisis into your own private, profit bonanza.

I give you quick, easy ways to insulate your family and your money from this impending disaster. And, I reveal simple ways to multiply your money by a factor of 2, 3, 5, up to 10 times when this catastrophe hits US shores.

Let Me Help You Grow Up To 1,000% Richer In 2002

These are only the first of 7 major crises that will bludgeon the US economy in 2001 and 2002.

In your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*, I reveal …

- Why the energy crisis will return, and oil prices will double again …
- Why the International Monetary Fund (IMF) can't stop Argentina, Brazil and Mexico from collapsing and setting off a worldwide debt panic.
- Why the US dollar is doomed to a major collapse driving interest rates through the roof …
- Why the value of your home will drop at least 25% in the coming real estate crash …
- Why Japan's economy is destined to collapse, taking all of Asia with it — and creaming stock markets from Fleet Street to Wall Street, and …
- Why all stock prices — big caps, mid caps and small caps alike — will inevitably crash again, smashing the S&P 500 to below 600 … crushing the Dow to below 5000… and absolutely obliterating the Nasdaq to below 800.

These trends are not your friends! Get on the wrong side of them, and they'll crush your portfolio — and your financial future — FLAT.

That's the other reason why it's absolutely crucial that you get your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002* right away. Not only do I help you get out of the way of these powerful and disturbing trends …

… I help you harness them in ways that will let you pile up more money in the next 12-24 months than you did in the past 10 years combined — with the strategies and investments we're ALREADY using to amass profits of 211% … 500% … up to 929%!

I hope you can see how vital — how absolutely

Continued on page 14...

International Investors Are Jumping Ship, Too!

Get this: In 1999, non-Japanese investors bought $78.5 billion–worth of stock in Japanese companies. But last year, they SOLD a whopping $20 billion–worth of their Japanese investments!

And — as if to add insult to injury — Japan's credit rating has now been downgraded. On February 22, Standard & Poor's lowered its long-term credit rating on Japan. It was the first downgrade of Japan's credit rating by S&P on record.

In your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*, I document why it's a dead cinch that Japan's economy will finally collapse in the next 12-24 months …

I show you why the shock waves will rock Asia and the entire Pacific Rim... and why Japan's economic nightmare alone would be enough to plunge America into the deepest depression in memory.

Most importantly, I show you which investments will make smart investors rich as Japan bites the dust.

I urge you: Send for your FREE copy NOW!

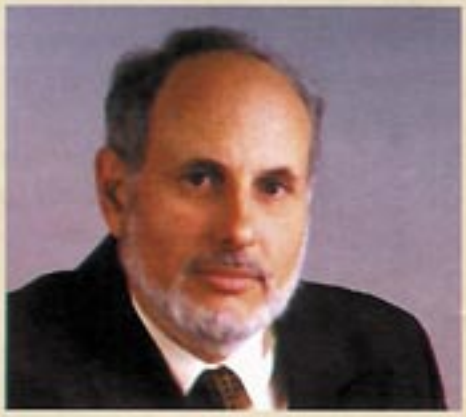
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Safe Money Report - Weiss Research

THE ECONOM
TERROR ON

On September 11, a handful of fanatic terrorists broke America's heart. Now, even as we continue to grieve for our fallen countrymen and women, the second devastating impact of that contemptible deed is about to be felt — on our economy.

The unsettling new environment guarantees the inevitability of the events I have been warning about in my reports to you, including this one — more than an economic slowdown ... more than a mere recession. We are about to witness the deepest stock market crash and depression since the 1930s.



Please don't misunderstand: Stocks will not fall straight down from here. After all, the most powerful institutions and central banks in the world are doing everything in their power to prop up their economies and stimulate temporary stock market rallies.

But their efforts are a drop in the bucket compared to the $5 trillion that has been lost in US stocks in the last two years alone. They can't begin to solve the economic problems that got us into this financial mess long before this terrible catastrophe. Consider these facts:

Fact #1. Even before the Twin Towers fell on September 11, the economic world was already staggering like a punch-drunk prize fighter: Investors were reeling from stock market losses that had destroyed their savings and smashed their retirement plans. Blizzard after blizzard of earnings warnings had driven down all the major indexes.

Thousands of tech companies were suffering from a flood of red ink so large, it had wiped out every penny of their corporate profits since mid-1994. Unemployment had risen to 4.9%, the biggest jump in four years.

And as you know, the most aggressive interest rate cuts in history had done nothing — absolutely nothing — to reignite the economy.

Things were even worse overseas: London's FTSE 100 had fallen below the 5000 level for the first time in nearly three years. Japan's stock market was down 75%. And the German Neuer Markt, the equivalent to our Nasdaq, had lost roughly NINE TENTHS of its value ...

Fact #2. The US economy was hanging by one slender thread. And at 8:48 am on September 11, that thread was irreversibly cut! Until September 11, consumers were still spending freely despite the bad economic news. Home sales were flying high. Retail sales were still relatively strong. And consumer debt was still piling up like there was no tomorrow. But all that ended — irreversibly — when the Twin Towers collapsed.

In a poll taken mere days after the attacks, CNN asked consumers how their future buying plans would be affected by the events. For every person who said they would continue buying, FOUR said they would hold off on major purchases.

Now that terrorism has come to US shores, consumers have been reminded that this country is NOT bulletproof. Neither is their financial

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IC IMPACT OF NALL STREET

security. And you can almost hear the sound of millions of American consumers slamming their wallets shut.

We Americans will unite behind the President and rally for our country. But will we buy a new gas-guzzling SUV every year? Take luxury fly-away vacations every summer? Willingly go deeper and deeper into debt? Not anymore. Those days are gone.

Mark my words: It's going to be many, many long years before we see another wave of consumer spending like the one that had energized this economy for the past few years.

Fact #3. Three industries were impacted immediately. Even before the terrorist attacks of September 11, US airlines were expecting a huge $2.5 billion loss for the year. Now, the airlines estimate their losses will be MANY times larger than the $2.5 billion they were expecting, and they'd all be in bankruptcy court right now if it were not for a $15 billion government bailout. But the $15 billion will disappear quickly. No matter what, 100,000 airline employees are already on the street and more will soon be laid off.

Insurance companies are next. They will be slammed not only with the damage claims, life insurance claims, and loss-of-business claims from the September 11 crisis, but also with the inevitable losses that always strike insurers during any economic decline: More policy cancellations, more fraudulent claims, and large losses in their investment portfolios.

Brokerage firms are taking huge hits. When the terrorists struck the World Trade Center, brokers were already being slowly strangled by declining commissions and a dearth of IPOs. Plus, they were being hammered by record numbers of investor complaints, lawsuits, and arbitration claims arising out of losses investors suffered in the tech wreck. Then, the stock market took a beating and the losses multiplied.

Fact #4. The impact is quickly spreading to technology, banking, autos, and much more. Tech companies were already losing money hand over fist before the attacks. In fact, the TOTAL result of the 4,000-plus companies listed on the Nasdaq stock exchange was a LOSS of $160 billion in the last 12 months, more than the total profits for the six years previous. Now, those losses are going to be even deeper.

Banks are facing their worst crisis in a decade. As always happens, they made too many risky loans in boom times. And now, with the economy going down, non-performing loans are at the highest level in six years. But that's only the tip of the iceberg. Some major US banks are overloaded with "derivatives" — high-risk investments that are especially vulnerable to unpredictable events just like these.

In Detroit, Ford and General Motors were already taking big hits before the terrorist attacks. Domestic auto and truck sales had gone sour. Now, they are cutting back even more sharply and warning that earnings will fall far short of expectations.

All These Facts Make An Economic Decline Inevitable

No force on Earth can stop the decline. Anyone who dares to try will find that their actions, no matter how powerful, will result in ever more powerful reactions which they cannot control — retaliation by OPEC, surging oil prices, a mad rush to buy gold, a collapse in the dollar, and more.

In the materials I will send you with your subscription, I describe these actions and reactions in a detailed, play-by-play future scenario. I explain how the tragedy of September 11, 2001 — and the world's response to it — will merely accelerate a massive economic decline that was already on its way. I show you how there is absolutely no way to escape ...

* The worst stock market decline since 1929-32

* An economic depression

* A severe threat to our banking system

Most important, I tell you how to protect yourself and your family. Now, more than ever before, it's vital that you make sure every investment in your portfolio is absolutely immune to future terrorist threats ... to disruptions in the markets ... and all the consequences that will surely follow. I personally guide you through these difficult times. Send for your free gifts now.

Safe Money Report - Weiss Research

From page 11

crucial getting your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002* really is right now.

I give you the inside scoop on crises that nobody else will tell you about. And more importantly, I help you multiply your money by a factor of up to 10 as they explode into the headlines.

If Money Is Important To You, This Is Absolutely MUST READING!

If you continue investing like you did in 1992-2000, you're asking … begging … pleading to get the shirt ripped and torn off your back!

Just look at all the great money-making opportunities you get in your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002:*

■ **20%-plus profits from a bond market crisis — without even touching a bond!** I give you my proprietary strategy for profiting from a sharp decline in the bond market — BUT with limited risk!

That's right. It's not futures or even options. Nor is this some fancy Wall Street strategy reserved for institutions and floor traders. It's a simple, efficient

Martin D. Weiss, Ph.D.:

America's #1 Guardian of Investor Safety Since 1971

America's leading news organizations — and even the US Congress — turn to Dr. Weiss for 100% objective, conflict-of-interest-free analysis and advice:

The Donoghue Strategies



Dr. Weiss startles viewers by warning that many of America's largest public companies are so weak, they're likely to go bankrupt at virtually any moment. Those who ignore this forecast soon regret it.

SmartMoney with the Dolans



Dr. Weiss names names of the weakest companies in America. Entire industries furiously deny that there are problems — but half of the companies Dr. Weiss lists fail in a matter of months.

ABC's Nightline



Anchorman Ted Koppel brings industry insiders face to face with Dr. Weiss — their toughest critic. They swear Dr. Weiss is wrong about hidden dangers in their companies — but within days another of America's largest firms goes bankrupt, costing investors billions.

NBC Nightly News



Dr. Weiss warns millions of viewers of still more companies in danger of going belly-up… exposes the blatant lies that are propping them up … and urges investors to join him in a nationwide crusade to demand full and fair disclosure from public companies.

Congressional Testimony



Testifying before the US Senate, Martin Weiss names companies that are lying to the public. Outraged industry insiders launch a media campaign to try to silence him. But Congress asks the US General Accounting Office (GAO) to compare Weiss' ratings to Wall Street's. The GAO study is a "glowing tribute to Weiss," according to Barron's.

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way to profit from a bond market crisis — and anyone can take advantage of it!

I expect you can make 20% or more with this simple strategy. Later, when the bond crisis subsides, I'll even show you how to reverse the strategy and pick up another 20% or so in gains — all from the comfort of your home and with limited risk!

■ **Triple your money in 2002 from the looming banking crisis:** Three famous banks are candidates for collapse in the coming depression. There are hundreds of other banks whose financial conditions will be seriously weakened this year.

As a special bonus in this report, I'll give you a list of the ten weakest banks in each of the 50 states, so you can steer clear of them.

Plus, I introduce you to a unique, virtually unknown investment that will triple your money as these banks hit bottom!

■ **Mega profits from the bursting real estate bubble.** I give you not one, but TWO novel strategies that will let you pile up more money in the real estate meltdown than you thought possible.

■ **Pile up as much as 200% profits from the next doubling of oil prices:** These companies are not your typical big name oil and gas producers. Why? Because most big producers will not do well, even with rising oil prices.

They've already sold their inventory forward in the futures market. So, when prices rise, they make money on their inventory but loose money on their hedges. Earnings go nowhere!

The companies I'll introduce you to never — I repeat NEVER — engage in forward selling. That means they — and YOU — will participate fully in the next price surge in oil and gas. Buy them on my signal for a quick double or even a TRIPLE!

■ **An easy double from the next wave of rising electricity prices, blackouts, and brownouts:** You're not going to make any money buying utilities. Many of the largest utility companies in the country are in trouble. The near bankruptcy of PG&E in California is just a warning of what's to come.

But I have three outstanding companies in alternative energy that you should own. Each one of them is a leader in their respective niche in alternative energy, and each of them is an easy double in 2002.

> "If we earned up to 929% in the LAST crash, just think how much richer you can become as all 7 of these crises slam into the US economy at once!"

One of them has a virtual monopoly in fuel cell technology; another dominates hydroelectric technology; and the third is light years ahead of the competition in a little-known technology that will revolutionize the fossil fuel market.

An easy double, TRIPLE, or potentially, even up to 1000% profits over time!

■ **Profits from the worst recession in recent memory.** Most people hunker down and hide money under a mattress when they hear the big "R" word. But there are loads of profit opportunities when a recession hits. And I have three for you:

● A little-known public company that will thrive as personal and corporate bankruptcies surge. Buy its shares now, and you could double your money in 2002!

● A well-known public company to short whose share price is ready to crash back to earth. This construction company has been pulling in the bucks as homes and buildings sprouted up all over the country during the bull market.

But in a recession, this company's share price is going to get creamed. Short it now and you could see high-double-digit gains in a short period of time.

● It's a slam-dunk that the U.S. dollar will plunge when a recession drags our economy into the gutter. To protect the purchasing power of your money and profit from a decline in the dollar, this mutual fund is a must.

I'll give you all the details on this little-known fund that's perfect for this environment. There's no

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Safe Money Report - Weiss Research

Special Introductory Bonus #1:

FREE access to the SAFE MONEY WEBSITE All of today's most advanced investment tools — a $420 value, FREE!

Read the latest issue of SAFE MONEY REPORT days before it arrives in the mail… Check out all the latest Weiss Ratings on your stocks, mutual funds, banks, S&Ls, insurers, HMOs, and stock brokers… Research any company or mutual fund traded on Wall Street…

Get stock and mutual fund quotes… maintain your portfolio online… check the headlines for news about companies whose stocks you own…

And much, much more!



sales commission to get in it, it's listed on the exchanges, and it's the best way I know of to make money from a falling dollar.

■ **And much, much more!**

Just Do This — And I'll Rush Your FREE Copy Of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002* To You Right Away!

It doesn't matter whether you have just $10,000 invested or $10 million …

Whether your money is in blue chips, tech stocks, or mutual funds …

Or if it's in a regular brokerage account, an IRA, Keogh, or 401(k) retirement plan…

Without *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*, it's in greater danger now than at any time in the past 50 years.

This sober, eye-opening analysis of the economy and the investment markets will easily save you from losing at least HALF your wealth in the months ahead.

And what's more, the exciting, all-weather investments you'll discover will help you pile up more money in the next two years than you did in the last eight!

I daresay you've never seen anything quite like my special report. It is quite simply, the most thoroughly documented, the most comprehensive, and the most OBJECTIVE view of the immediate future ever.

It gives you a truly enormous advantage over other investors … helps you eliminate unnecessary risks in your portfolio … and gives you the confidence to invest boldly in the handful of areas that are destined to bring you large profits.

In a nutshell, *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002* will literally mean the difference between success and failure for you — IF you heed its credible warnings and act on them NOW.

Normally, this special report would be available only to members of my Safe Money Investor Service. But I've devised a way to get a copy to you completely without cost or obligation:

GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002 is yours, completely FREE just for accepting a risk-free trial to my Safe Money Investor Service.

Safe Money Report - Weiss Research

In Times Like These, You NEED The Single Most COMPLETE Wealth-Building Service In Existence!

For starters, you get *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002* and your first issue of my Safe Money Report.

For over 25 years, Safe Money Report has been helping readers avoid pitfall investments touted by Wall Street.

In each monthly issue …

- **You get incisive economic analysis and guidance:** Here at Safe Money, we have more than 125 analysts and support personnel, and we use a state-of-the-art network with the power of a Cray Super Computer to scan the US and world economies for opportunity and danger. That is why the *New York Times* said Weiss was "the first to see the dangers and say so unambiguously."

- **You get easy-to-follow "Buy" and "Sell" signals from my Weiss Power Portfolio:** My value-based wealth-building philosophy is simple: I recommend only the most fundamentally sound companies available — firms with low or no debt … a solid history of earnings growth … reliable price stability … great products in the pipeline … and sufficient R&D budgets to guarantee success tomorrow.

… And I recommend those companies ONLY when they're at their cheapest, — AFTER they have been beaten down and nearly all the risk has been wrung out of them.

- **You get the ultimate in safety:** Expert advice on how to protect yourself from the sweeping money megatrends with the safest, highest yielding investments in the world today in my regular **"Mr. Conservative"** column.

- **You get the ultimate in aggressive investments:** High-leverage, limited risk strategies to double and redouble your money in our regular **"Mr. Speculator"** column.

- **You get timely stock and fund warnings from my proprietary Weiss Risk Ratings:** My Safe Money Investor Service is the only advisory I know of that tracks the fundamental strength of 6,100 stocks and 8,000 mutual funds — so you can know precisely how safe — and how risky — your investments are.

> "Join me now and I'll help you pile up more money in the next 12-24 months than you did in the last 10 years — with strategies and investments we're already using to earn profits of up to 929%!

If you'd had the benefit of my Risk Ratings in 2000-2001, you would NOT have owned **Mypoints.com** when it crashed 98.7% … or **24/7 Media** when it cratered 98.3% … or **Ask Jeeves** when it tanked 97.7%!

… Or **Sciquest.com** when it collapsed 97.6% … or **Priceline.com** when it dropped 97.3% … or **Webvan Group** when it fell 97.2% … or **CMGI** when it plummeted a whopping 97.2%!

Of the 6,100 stocks we rated in the crash of April 2000, the average stock fell 9%. But the stocks with a Weiss Risk Rating of "Very Risky" dropped nearly twice as much — 16%. On the other hand, stocks that earned our best rating fared 50% better than the average!

- **You get the protection of my Weiss Early Warning System:** The quickest way to know when the risk of a major stock market correction is nearing the breaking point.

The last 18 months have been a nightmare for most investors. After three major declines in the Dow, the S&P 500, and the Nasdaq, investors have lost anywhere from 20% to 95% of their money.

But if you had acted on my advice in the Safe Money Report, you wouldn't have lost a single, red cent on those dogs!

- **You get urgent updates from my Weiss Windfall Strategy:** Most investors sit by idly when the market is in a free-fall. Not my subscribers. In fact, the more *the market falls, the more money they make* — sometimes with huge windfalls …

… Starting in 1987 when we saw a crash coming

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Safe Money Report - Weiss Research

Special Introductory Bonus #2:

Flash Alerts by E-Mail or First-Class Mail Whenever Events Warrant — An $800 Value — FREE!

Whenever we spot a financial opportunity (or danger) that you need to know about BEFORE the next issue of **SAFE MONEY REPORT** can be mailed to you, we'll rush you a special Flash Alert by e-mail or First-Class Mail (your choice).



Other advisories charge $800 per year for this kind of premium service — but it's yours, FREE!

PLUS, you get monthly issues of **SAFE MONEY REPORT** — the monthly journal of **THE SAFE MONEY INVESTOR SERVICE** — with updates on all our ratings and the Weiss Early Warning System… The Weiss Windfall Strategy to help you step around hidden investment landmines and into little-recognized profit opportunities… and much, much MORE!

And remember — you must absolutely agree that **THE SAFE MONEY INVESTOR SERVICE** will make you — or save you — at least an extra $5,000 in the next 12 months, or I'll rush you a full refund. And all of this is yours without cost or further obligation — FREE!

Dial TOLL-FREE 1-800-236-0407 to accept this generous offer now — or mail your Special Introductory Certificate today!

a mile away — and subscribers reported using this strategy to earn profits of up to 4,592% in just 4 days — enough to turn every $25,000 invested into slightly more than $1.1 million.

… And more recently, in 2001, when the tech stocks collapsed even more, we earned profits of 56%, 37%, 66%, 211%, 442%, 500%, and much more.

Special Introductory Offer: You Save $90!

The Special Introductory Certificate on page 23 of this report entitles you to save $90 on your one-year trial membership in my Safe Money Investor Service — IF I hear from you right away.

Just return your certificate today or dial TOLL FREE 1-800-236-0407: I'll rush your first issue of Safe Money Report to you …

I'll also get your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002* to you quickly — a $79 value, FREE …

I'll give you your password to our Safe Money Website — a $420 value …

And I'll make sure you begin getting our Flash Alerts immediately.

… PLUS, you'll SAVE $90 on a full year of the Safe Money Investor Service!

I shouldn't have to point out what a great bargain this is — especially considering all the money these powerful tools will save you in the year ahead — and how much more they can help you earn!

Unconditional Money-Back Guarantee

If the world were a fair place, investment advisories would only make money when you do. So I'm putting my money where my mouth is:

Just use the enclosed certificate or dial TOLL

Safe Money Report - Weiss Research

FREE 1-800-236-0407 … join me now!

Then, take as long as you like — right up until the last day of your subscription — to experience the peace of mind and radically increased profits Safe Money Investor Service brings you.

You must be completely convinced that the Safe Money Investor Service will save you or MAKE you at least $5,000 in the next 12 months — more than 50 times the discounted rate for a one-year membership — or keep everything and I'll rush you a full refund!

And I'm Going To Throw In 3 Of America's Most Objective, 100% Conflict-of-interest-free Investment Guides — FREE!

Since I've made sure there's no risk whatsoever for you, joining me now for 2 years really is the most prudent decision you can make.



A Standing Ovation for Martin D. Weiss, Ph.D.

- **THE GENERAL ACCOUNTING OFFICE** of the **US CONGRESS** (GAO) heralded the fact that Weiss beat its closest competitor by a factor of 3 to 1 in forecasting future financial troubles.
- **BARRON'S** agrees, saying the GAO report is a "glowing tribute to Weiss."
- Investigative journalist **JACK ANDERSON** calls him GUTSY and reports that his financial ratings are "THREE TIMES MORE ACCURATE" than anyone else in the business.
- **THE WALL STREET JOURNAL** calls him "FEISTY."
- **FORBES** named him "MR. INDEPENDENCE."
- **ESQUIRE** noted that Dr. Weiss' firm is "The only company [that] provides financial grades free of any possible conflict of interest."
- **THE NEW YORK TIMES** says he was "the first to see the dangers and say so unambiguously."
- **FORTUNE** said he provides "The most comprehensive source" of information.
- **WORTH** says, "Weiss' record … is so good compared with that of his competitors, nervous … buyers need look no further."

First, you'll more than double your savings. Instead of saving $90, you'll save a whopping $189 on your two-year membership.

And, of course, you get *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002* — a $79 value, FREE — plus three extra valuable bonuses:

● **You get the complete current edition of my WEISS RISK RATINGS for 6,100 Stocks and 8,000 Mutual Funds — a $149 value, FREE:** The ONLY 100 percent objective, conflict-of-interest-free way to know precisely how risky your stocks and funds are. And the ONLY prudent way to select stocks and funds for your portfolio in volatile times like these!

● **You get the complete current edition of THE WEISS EARLY WARNING SYSTEM — a $79 value, FREE:** This one-of-a-kind guide shows you how the Weiss Early Warning System works. And, more importantly, what it's telling us NOW!

I think you'll agree that this confidential report is so startling — and so contrary to what most investment advisors are saying — it's absolute MUST-READING for every serious investor.

● **You get my introduction to THE WEISS WINDFALL STRATEGY: How To Turn $25,000 Into $1 Million Or More — a $79 value, FREE:**

In your FREE copy of The Weiss Windfall Strategy, I show you how just a small portion of your

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How Much Will Dr. Weiss SAVE YOU In 2002?

Saved me a fortune

"You saved me! I got your advice to sell ALL my tech stocks in late 1999. Everyone said you were crazy but I followed you because your arguments were so persuasive. You saved me a fortune!."

— Subscriber, Apple Valley, CA

60% profits in six months

"In the six months since I have been following your recos, I have enjoyed over 60% profits. Wow! Thank you, thank you, thank you."

— J.S., Des Moines, IA

Steady Growth

"I went to a broker and I was misled by them. I was cheated and they lied to me. But using your service has paid us a good income, plus making our key investment grow at a strong, steady pace."

— D.M., Sarasota, FL

The best of many

"I've subscribed to many investment letters and Weiss is the only one who delivers more than the advertising brochure promises. He has a lifetime subscriber and friend in me."

— W. Aspden, Massachusetts

portfolio can make you $1 million richer in 2002. And I even give you the strategy that has earned us windfall profits of up to 4,500% in major market corrections!

Declare Your Own Personal Bull Market In 2002!

I sincerely hope you weren't one of the victims of the stock crash of 2000-2001. But even if you were, there's no sense crying over spilt milk.

The question you have to answer is, what do you do NOW?

How Do You Get Your Money Back? How Do You Stop Further Losses?

In tumultuous times like these, my mission as president of Safe Money Investor Service is to help you keep growing your wealth as fast as you could be — as you SHOULD be — and with today's safest, high-potential investments.

And your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002* will drop them right into your lap!

This should be a remarkably easy decision for you to make. I urge you: Dial **TOLL FREE 1-800-236-0407** right now so I can rush your FREE copy of *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002* to you.

... And send all of these money-making, money-saving tools to you. Or at the very least, complete and mail the Special Introductory Certificate on page 23 of this report today.

You'll feel better — and from now on, you'll grow your wealth faster.

Let me hear from you right away!

Yours for Safer, More Profitable Investing,

Martin D. Weiss

Martin D. Weiss, Ph.D.
President, Safe Money Investor Service

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P.S. Respond NOW by phone and receive not one, but TWO valuable "EARLY-BIRD" BONUSES:

THE WEISS BROKER BLACKLIST — a $79 value FREE — exposes the tricks brokers use to short-change you every day of the year. (I name the names — check to see if your broker is on this list!) And if you've been cheated, I give you the steps you must take to get your money back.

And if you join me NOW by dialing **TOLL FREE 1-800-236-0407**, my WEISS CORPORATE EARNINGS BLACKLIST is also yours — a $79 value — FREE!

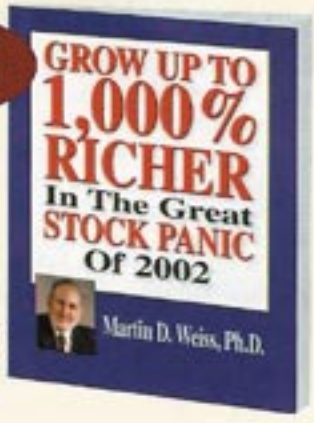
My study of corporate earnings reports shows a shocking 32% of publicly-traded companies are highly suspect when it comes to the accuracy of their earnings numbers.

Normally, the WEISS CORPORATE EARNINGS BLACKLIST sells for $79 — but it's yours, FREE simply by dialing **TOLL FREE 1-800-236-0407** now to join me in the Safe Money Investor Service.

Add it up yourself: That's an additional $158-worth of money-making, money-saving tools. With *GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002* and your other 3 FREE guides, that's a total of $544-worth of profitable investment tools — FREE!

Time's a wasting — let me hear from you NOW!

FREE



Turn the page to send for your FREE Gift now!

How Much RICHER Will He Make You?

Saved $42,000

"I had $42,000 invested in an annuity at Executive Life. I saw your low rating and got out before the company failed. Thank you for saving me from what could have been a real disaster."

— M.A.B., Riverview, MI

Boosted his return

"Based on the advice in your newsletter, I tried investing directly. By cutting out the middleman and huge fees, I've boosted the return on my money. And I can sleep nights, knowing that my savings are safe. Thanks for another great idea that really works!"

— R.S., Florida

80% growth rate

"So far, I have an 80%, annualized, non-compounded, growth rate. Is it possible for your subscribers to obtain a life insurance policy on you? With much thanks,"

— B.S.,MD, Birmingham, AL

544% profit in less than a week

"Based on the advice in your newsletter, I invested $9,000 in put options to sell IBM shares. Less than one week later, I got out with a clear $58,000, I've never done so well in my whole life."

— J.C.,New York

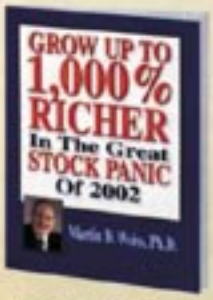
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Best Value
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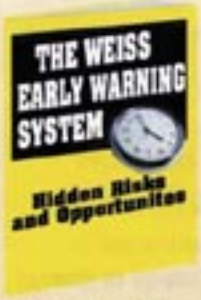
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The Weiss Unconditional Money-Back Guarantee

If the world were a fair place, investment advisories would only make money when you do. So I'm putting my money where my mouth is.

THE SAFE MONEY INVESTOR SERVICE is guaranteed to save you — or MAKE you — an extra $5,000 in the next 12 months.

If not, just cancel … keep everything you've received … and I'll personally rush you a full refund!

Use the enclosed certificate or dial Toll-Free 1-800-236-0407… join me now… and I'll rush your FREE investment guides, the next issue of Safe Money Report, your password to access my Safe Money Website, and other membership materials to you.

Take as long as you like — right up until the last day of your 1-year membership — to use your new money-saving, money-making tools and to put me to work for you.

Then you decide: You must be completely convinced that the Safe Money Investor Service will save you or MAKE you at least $5,000 in the next 12 months — or I'll rush you a full refund!

I want you to keep everything you've received from me without cost or further obligation.

Sincerely,

Martin D. Weiss

Martin D. Weiss, Ph.D.
President, Safe Money Investor Service

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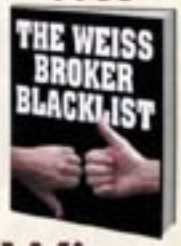
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☑ YES DR. WEISS! ***This, time, I'm listening to you!*** Help me insulate my money and *Grow Up To 1,000% Richer In The Great Stock Panic Of 2002!*

Please sign me up for a risk-free trial to your **SAFE MONEY INVESTOR SERVICE** and rush my **FREE** bonus reports, my secret password to your **SAFE MONEY WEBSITE** and the next issue of **SAFE MONEY REPORT** to me.

☐ **BEST VALUE: TOTAL PROTECTION PACKAGE:** Two years at the Introductory Rate of just $189. I save $189, receive my secret password to **THE WEISS SAFE MONEY WEBSITE,** 24 regular issues of **SAFE MONEY REPORT,** and my FREE copy of ***GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002...*** **PLUS 3 added bonuses — FREE:**

- ***THE WEISS RISK RATINGS FOR YOUR STOCKS & MUTUAL FUNDS*** — to see just how risky — or how safe — my investments are now.
- ***THE WEISS EARLY WARNING SYSTEM*** — to give me a clear view of overall risk in all major sectors and the market as a whole.
- ***THE WEISS WINDFALL STRATEGY*** — the approach that has earned my clients profits of up to 4,500% in major market moves.

☐ **GREAT VALUE:** One year at the Introductory Rate of just $99. I save $90 and receive my secret password to **THE WEISS SAFE MONEY WEBSITE,** and 12 regular issues of **SAFE MONEY REPORT,** plus ***GROW UP TO 1,000% RICHER IN THE GREAT STOCK PANIC OF 2002*** — **FREE.**

☐ **FAST RESPONSE BONUS:** I'm responding within 10 days, so don't forget to include my FREE copy of ***THE WEISS BROKER BLACKLIST*** and the ***WEISS CORPORATE EARNINGS BLACKLIST !***

I understand that I must be delighted or I can cancel anytime during the first year of my membership for a full refund, or anytime thereafter for a refund on all unmailed issues. I understand that everything I've received will be mine to keep no matter what.

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NOTE: Please correct any errors on the mailing label on the other side of this page.

Get Richer in The BUST Than You Did In The BOOM!

(…and this time, keep every penny.)

- **Grow Up To 1,000% Richer In The Coming DEBT DEBACLE:**
  How to insulate your money and earn profits of up to 1,000% or even more as the greatest debt bubble in history explodes… ***Page 3, INSIDE***

- **Grow Up To 1,000% Richer In The Coming REAL ESTATE CRASH:**
  3 popular investments that will be absolutely slaughtered… and the ONE way to use this event to multiply your money by 200%... 300%… 500%… and MORE!… ***Page 10, INSIDE***

- **Grow Up To 1,000% Richer In The NEXT Energy Nightmare:**
  The astonishing secret reason why the energy crisis will return and be far WORSE than anyone suspects — and how you can use this advance intelligence to reap a windfall…
  Page 15, INSIDE

- **Grow Up To 1,000% Richer In The Coming ASIAN MELTDOWN:**
  The entire Japanese ECONOMY is going down in flames — and the shockwaves will rock the US economy and Wall Street to their foundations. How to survive, how to profit — handsomely!… ***Page 9, INSIDE***

- **TERROR ON WALL STREET: How The Economic Impact GUARANTEES "A GREAT STOCK PANIC" In 2002**
  Even before the World Trade Center tragedy, $5 trillion in wealth had been destroyed in the tech wreck. Now, airlines, insurers and brokers have been slammed, and autos, banks, and more tech companies are next. Why Mr. Greenspan and Mr. Bush are powerless to prevent the worst economic decline of our lifetimes…
  Page 12, INSIDE

ALSO: How Investors Are Piling Up Windfalls Of Up To 929% Even When Stocks CRASH!

The secret weapon America's savviest investors are using to make more money in these rocky markets than they did in the Nasdaq's heyday — and how you can, too… ***Page 3, INSIDE***

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500 PAGE SWIPE FILE

Shameless Two-Faced S.O.B.s!

If I had to choose a package that taught me valuable lessons in the Direct Mail Industry, I'd choose this one.

I had a ball writing it! The first draft actually had photos of Bill Gates as well as the CEO's of CISCO, GENZYME, SYMANTEC, SIEBEL SYSTEMS, RED HAT and YAHOO on the cover.

The company's lawyers and compliance officer nearly had a stroke when they saw that draft. They said there was no way we could mail that promotion — and pronounced it dead on arrival.

But I refused to let the package die. Instead, I called the legal beagles and began haggling — and we found a middle ground that let the package be used.

I even got to include the photos of the errant CEOs — albeit on page 5.

Lesson learned: *"Blindly taking dictation from lawyers WILL damage your response but if you call them and negotiate you WILL find a happy medium."*

Enjoy!

Shameless Two-Faced S.O.B.s!

While urging YOU to buy their shares, top executives at MICROSOFT ... CISCO ... GENZYME ... SYMANTEC ... SIEBEL SYSTEMS ... RED HAT ... YAHOO ... and many other high-tech companies ...

... are quietly dumping BILLIONS of dollars-worth of their companies' stock!

REVEALED INSIDE:

- How corporate insiders are getting rich at your expense: The ugly truth that America's most powerful corporate fat cats and stock market insiders are hiding from you!
- PLUS – how to turn the tables on them: Insulate your wealth and then USE their treachery to grow up to SIX TIMES RICHER in 2004-2005!

Dear Investor:

I understand that the above statement makes me a renegade — particularly given the desperately optimistic rants of so many of Wall Street's talking heads today.

It's only natural. Tech stocks took off like a rocket last year. So did the rest of the market. And ever since, Wall Street flacks and the media have celebrated even the smallest morsel of good news as if it were the Second Coming.

But they're wrong. No great bull market has ever been built upon such shaky foundations. I know it ... in your heart, you know it ... and as we'll see in a moment, even the corporate insiders — the same ones who are urging YOU to buy their stock — secretly know it:

The end of this rally is here.

I have NEVER been more confident of any stock market forecast I've ever made:

- **NOT in late 1999 — when I correctly forecast the Tech Wreck of 2000 just four months before it began to whack investors for $5 trillion in losses ...**

(Please turn ...)

Safe Money Report - Weiss Research

(... Continued from front cover)

■ **NOT in 2000** — when I accurately warned of the Blue Chip Bust of 2001–2002, just before it ripped another $2.6 trillion out of investors' portfolios ...

■ **NOT in 2001** — when I scooped the financial media, becoming the first to reveal that big brokers' stock ratings were phony and that corporate execs were fudging their earnings reports — and then correctly predicted that their crimes would trigger even MORE bloodletting in stocks ...

■ **NOT in 2002** — when I accurately foretold of the Gold Price Explosion of 2002-2004, which drove our gold stock picks up as much as 562% ...

■ **And NOT even in 2003–2004** — when I correctly cautioned that skyrocketing deficits would drive interest rates higher — just before bond yields experienced the sharpest rise in nearly a decade ... and just before they began rising sharply AGAIN in April 2004.

In fact, I'm so confident I'm right this time as well, I don't mind once again going out on a limb — with this unhedged, plain-English forecast:

Before this impending stock market massacre is over, the life savings, investments and retirement plans of millions will have been decimated ...

And a whole new mass of poverty-stricken Americans in their 50s, 60s and beyond will be left naked and alone — without the financial security and independence they worked a lifetime for.

I do NOT want that for you! That's why I've rushed this urgent alert to you today. And it's why I'm about to offer you $1,539 worth of investment tools I expressly designed with one goal in mind: To help YOU survive and prosper.

Nevertheless, my worst fear is that this great crash may have already begun — BEFORE this urgent warning and this sincere offer of help could reach you.

If so, please do NOT give up hope.

There is *still* time to PROTECT what's left ... and REPLACE any money that you've lost!

EVEN MORE THAN THAT: There's time to turn this rare period of convulsive change into one of the greatest profit opportunities of your lifetime — with investments that have the PROVEN POTENTIAL to soar as much as 562% in times like these — but only if you take action RIGHT AWAY!

That's why it's so crucial that you read this report cover to cover — and it's why you simply MUST send for the FREE investment tools I've created for you right away.

Please — I urge you: Read the enclosed report BEFORE IT'S TOO LATE!

Yours for SAFE MONEY,

Martin D. Weiss

Martin D. Weiss, Ph.D.

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Safe Money Report - Weiss Research

Shameless Two-Faced S.O.B.s!

While urging YOU to buy their shares, top executives at MICROSOFT ... CISCO ... GENZYME ... SYMANTEC ... SIEBEL SYSTEMS ... RED HAT ... YAHOO ... and many other high-tech companies ... are quietly dumping BILLIONS of dollars-worth of their companies' stock!

REVEALED INSIDE:



- How corporate insiders are getting rich at your expense: The ugly truth that America's most powerful corporate fat cats and stock market insiders are hiding from you!
- PLUS – how to turn the tables on them: Insulate your wealth and then USE their treachery lock-in profit potential of up to 562%!

An *Urgent Alert* from MARTIN D. WEISS, PH.D. — who correctly forecast the great Tech Wreck of 2000 ... the Blue Chip Bust of 2001–2002 ... the Gold Stock Explosion of 2002–2004 ... and whose investment picks have surged as much as 562% in this perplexing environment.

Also INSIDE:

- **SURVIVING ECONOMIC ARMAGEDDON: FOUR steps you MUST take NOW to insulate your savings, your investments and your retirement from the greatest financial menace EVER!**
- **These Stocks Are Ticking TIME BOMBS in Your Portfolio! Sixteen stocks you MUST dump NOW!**
- **Windfall Profit Opportunities for 2004–2005: Insulate your wealth and lock in up to 562% profit potential with often-overlooked investments that are used with one goal in mind — to make you RICHER in times like these!**

Call Toll-Free 1-800-236-0407

Dear Fellow Investor:

There's not a doubt in my mind: The handwriting is on the wall! A great stock market catastrophe is now virtually locked in — and it's set to begin at almost any moment.

And believe me: Corporate directors and executives — the people who know their companies better than just about anyone — are scared stiff. How do I know? Simple ...

Corporate Insiders Are Dumping Their Own Companies' Stock Like There's No Tomorrow!

Anyone watching this year's Martha Stewart debacle might mistakenly assume that insiders are forbidden to use their intimate knowledge of the company to buy or sell their own company's stock.

Nothing could be farther from the truth!

Corporate insiders — who generally know their companies better than anybody — are certainly allowed to own their company's stock.

3

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Investments That Could Make You Up To SIX TIMES RICHER!

The Dow Jones Industrial Average dropped 1,123 points and the Nasdaq plummeted a devastating 19.65% between January 2001 and March 2004.

By contrast, Dr. Weiss' recommendations soared as much as 562%. Naturally, not every recommendation was a winner, and when you invest, losses are always possible. But the average gain on his winning recommendations was 47.8%. Prime examples are shown in the table on the right ...

Insulate your wealth and get ready for potential gains of up to 562% NOW! Send for your FREE INVESTMENT GUIDES today!

Investment	% Rate of Return
I-Shares Japan (Short)	28%
Placer Dome Inc.	39%
Broadcom Corporation (Short)	50%
S&P 500 Option	59%
Durban Roodeport Deep	33%
Newmont Mining	73%
Royal Gold Inc.	239%
Agnico-Eagle	141%
Glamis Gold Ltd.	562%

*Depending on the actual prices investors paid or received and commissions charged, results may vary for better or worse. Past performance is no assurance of future result.

So it would be idiotic to assume that they ignore everything they know about their companies when deciding whether to dump their company's stock or to buy more!

And right now ...

While top corporate insiders are talking UP their stocks in public — urging you to buy every share you can.

... those same insiders are DUMPING their OWN shares in private ... like there's no tomorrow!

It's a fact: The Securities and Exchange Commission reports the purchases and sales by company insiders of their company's stock on the second business day following the transactions.

And according to those reports, we're now witnessing one of the greatest insider stampedes OUT of their own companies' stocks — EVER — especially in the tech sector:

- In the cellular services industry, chief executives and other top insiders have reported dumping $32 million of their own stock over the last three months.

How many purchases were reported by the same insiders? ZERO! ZILCH! NADA!

- In the computer and office equipment industry, it's even worse: 62 insider sales worth $68.1 million ... and again, not a single reported purchase!
- Something really stinks in the drugs and pharmaceutical industry: I count $344 million of shares dumped — and not one penny's worth of purchases reported!
- Insider selling in the computer services and software industry is literally off the charts: a total of 229 sales — worth nearly ONE BILLION DOLLARS — and not a single share of stock purchased!

And that's just the top brass. The pace of insider selling in these industries is even heavier when you include insiders such as "beneficial shareholders" (family members, trusts, institutions, etc.).

These rats are voting with their FEET!

Many of these insiders are not just liquidating options and selling small fractions of their shareholdings — they are virtually abandoning their ships entirely!

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Some examples:

■ The president and vice president of **WebSense** sold ALL their remaining shares in the company on February 2 and 3. Their holdings now: a big, fat ZERO!

■ A director at **Siebel Systems** sold 697,400 of his 908,800 shares — dumping fully 76% of his holdings — between February 10 and 12.

■ A vice president of the board of **Symantec Corp.** exercised his options and sold *every last share* of his holdings on February 9.

■ Meanwhile, between January 9 and 22 of this year, the chief financial officer of **Red Hat, Inc.** exercised and sold every single share of stock he received from options grants, leaving his share holdings at ... you guessed it ... ZERO!

To the average shareholder in any of these companies, watching top execs dump their shares must be as gut-wrenching as watching the captain of your airliner snap on a parachute and jump out of the window!

But I'm willing to wager that less than 1% of these shareholders have any idea what's going on!

It gets worse:

They're telling you to buy while THEY sell!

Many of these insiders are publicly touting their companies to the press — while quietly selling their shares hand over fist.

Examples:

■ **Red Hat's** CEO, Matthew Szulik, plugged his stock on CNBC last December, and then again in a *Barron's* article in January. Meanwhile, he was selling shares in the company hand over fist, dumping a net total of 1,590,368 shares (or 68% of his holdings).

■ **Cephalon** Chairman Frank Baldino Jr. gave a televised Bloomberg News interview on February 13 ... and 11 days later, dumped 40,000 shares (or 12.7% of his holdings).

Corporate Insiders Are Telling YOU to Buy — BUT THEY'RE DUMPING AS FAST AS THEY CAN!



■ **Genzyme Corporation:** Henri Termer gave analysts the rosiest of forecasts for his company, saying, *"We see some very good things happening going into next year."*

RESULT: Five days later, while gullible investors were no doubt still buying Genzyme on Termer's glowing forecast, he DUMPED 200,000 shares valued at $9,800,000!



■ **Cisco** CEO John Chambers publicly issued an optimistic forecast for his company.

RESULT: Eight days later Mr. Chambers very quietly DUMPED 2 million shares of Cisco valued at $45,180,509!



■ Bill Gates touted **Microsoft's** next operating system to the high heavens saying, *"It's probably the most ambitious, the most shocking advance that we've got in the system."*

RESULT: That same week, Gates sold 3 million Microsoft shares worth a total of $77.4 million!

■ **Bluefly** Chairman Kenneth Seiff talked up his company for a January 3 Bloomberg News article ... but then sold 350,000 shares — more than 69% of his holdings — between the 20th and the 23rd of February.

Plus, in a recent quarter ...

• **Bank of America (BofA)** CFO James Hance predicted a bright future ahead, citing strong consumer loan demand going forward.

RESULT: The very same week, Mr. Hance DUMPED 50,000 shares of BofA stock worth $3.8 million!

• Larry Mosner, chief executive of **Deluxe Corp.,** reported that his compar had a very, very stable business with strong cash flows.

RESULT: A few days later, Mr. Mosner DUMPED 143,169 shares worth $5.8 million!

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Insiders Are Dumping Their Shares Like There's No Tomorrow!

Company	# of Shares Sold	Dollar Value
Guidant Corp (GDT)	732,479	$50.1 million
Bear Stearns Companies Inc (BSC)	363,255	$30.9 million
Home Depot Inc (HD)	555,000	$20.1 million
Electronic Arts (ERTS)	385,653	$17.8 million
Boston Scientific Corp (BSX)	427,500	$17.5 million
Broadcom Corp (BRCM)	400,128	$16.3 million
Exxon Mobil Corp (XOM)	331,392	$14.1 million
Carnival Corp (CCL)	235,285	$10.5 million
Becton Dickinson & Co (BDX)	195,224	$9.5 million
Yahoo! Inc (YHOO)	204,500	$8.9 million

• **Phelps Dodge** Chairman and CEO J. Steven Whisler bragged about everything he was doing to grow his company.

RESULT: A little over a month later, Whisler DUMPED 144,334 shares worth $8.9 million!

The worst insider dumping I have EVER seen: 5,840 SHARES SOLD FOR EVERY 1 SHARE BOUGHT!

According to the *Insider Monthly*, insider selling in Nasdaq companies recently hit the outrageous level of 5,840 shares sold for every single share that was bought!

This is a HUGE red flag for stock market investors!

Why? Because by dumping their shares, the insiders — people who know their companies better than anyone on the planet — are in effect telling you, "I wouldn't be caught DEAD owning this stock now — and neither should YOU!"

Do the insiders know what they're talking about? Do they EVER!

• Back in February and early March 2000, insider selling in Nasdaq stocks was running rampant. In February alone, insiders sold $9.76 billion worth of shares — the greatest one-month total on record.

RESULT: The Nasdaq hit a high of 5132.52 on March 10, then collapsed to 1108.49, losing 78% of its value.

• In May 2001, corporate executives sold $4.5 billion worth of their companies' shares, but bought only $105 million.

RESULT: The Nasdaq peaked at 2328 at the end of May, then collapsed to 1387, losing as much as 40% of its value.

Now, once again, top corporate insiders are bailing out of their firms' stock like rats deserting a sinking ship. And that ship is going DOWN.

Heck, a prudent investor would be cautious if we were just dealing with rising interest rates ... or just dealing with a bad job market ... or strictly struggling with overvalued stocks.

But now, with even the corporate insiders dumping nearly every share of their own companies' stock they can — you'd have to be BLIND not to see the signs!

What do these insiders see that YOU don't?

First, they see interest rates turning up, threatening to end one of the greatest consumer borrowing sprees of all time. So they're starting to dump their own shares in companies that have profited the most from consumer lending and spending: companies that make cell phones and personal computers, mortgage lenders, sub-prime lenders, home building companies, real estate investment trusts, and more.

That's why shares in these companies tumbled dramatically in April. And that's why bankers and others are exiting their shares.

Second, many tech company executives were seeing their *profit margins*

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crashing even BEFORE interest rates began to turn higher.

To entice buyers, they've had to slash prices to the bone. The utterly predictable result: Profit margins have plunged.

In fact, throughout 2003 and early 2004, many tech companies used every gimmick in the book to artificially goose up sales: Massive price discounting, zero-percent financing, giant rebates, dealer credits and more. All while manufacturing costs climbed!

>> **Dell Computer's** net sales jumped 94% in 2003 compared to 1999. But to achieve those results, Dell had to slash prices mercilessly.

Example: Once upon a time you'd have had to pay $2,500 or more for a brand new Dell Pentium4 PC with a breakneck speed of 2.5 gigahertz, disk storage of 40 gigabytes, fully loaded with software. Today, Dell is virtually GIVING them away — they sell for a mere $399!

Not surprisingly, Dell's gross profit margins are 17% less than they were during the 1999 tech bubble — and its return on assets is 32% less. Again, the same pattern: Sales up, but profit margins down.

>> **Apple Computer** has suffered a 97% decline in its gross profit margin — from 9.2% in 1999 to a meager 0.2% today. Even worse: Its vanishing profit margin is doing nothing to boost sales! Its gross sales were up only 8% in 2003!

You'd think all the scandals of the past few years would have changed things. But Wall Street brokers and corporate CEOs are up to their old games again: Hyping their stocks up to ridiculous valuations — and STILL urging investors to buy more, more, MORE!

The AVERAGE Nasdaq stock is ONCE AGAIN selling for more than 100 times earnings!

Let me ask you this: If YOU were a **Sony** insider and owned a few million dollars' worth of the company's stock ... if YOU saw earnings vanishing before your very eyes ... what would you do?

Massive Insider Dumping Across the Board!

Industry	Insider Selling (millions)
Cellular Services	$105.6
Communications Equipment	$145.2
Computers and Office Equipment	$845.4
Drugs and Pharmaceutical	$826.2
Computer Services and Software	$2,155.5

Wait — let me add one more piece to the puzzle before you answer: Despite its massive decline in earnings, your Sony stock is still selling at a mind-boggling 458 times earnings. Now ... what would YOU do?

Right: Any exec with an IQ greater than his shoe size would dump every share he could get his hands on!

The simple truth is, insiders are dumping their stocks because they know how wildly overvalued they really are relative to earnings!

Heck, even in the best of times, paying such exorbitant prices for stocks would be like BEGGING to get skinned alive. But doing so now — as profit margins plummet and in today's increasingly hazardous economic environment — is downright masochistic.

Think of it: At current earnings rates, you'd have to wait at least a CENTURY — 100 l-o-n-g years — before the average Nasdaq company could accumulate profits equal to the amount you invested!

Examples:

* **Vastera,** an applications software company, is now selling for 158 times earnings ...

* **Novell Inc.,** a $3.8 billion enterprise software company, is selling for 122 times earnings and ...

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* **Red Hat,** which sells Linux operating systems, is selling for a staggering 310 times earnings!

Think this phenomenon is limited to software and content companies? Think again ...

* **Integrated Device Technology, Inc.,** a 1.4 billion company, costs 222 times earnings ...

* **eBay,** the $53 billion e-commerce company, is selling for 89 times earnings ...

* **Supertex,** which makes high-voltage analog and mixed signal semiconductor components is selling for 93 times earnings ...

* PLUS... **Rambus** is selling for 91 times earnings ... **Amazon** is going for

Insulate Your Money NOW from the Great Nasdaq Bubble of 2004!

■ **Stocks whose earnings have fallen as much as 99.5% are STILL selling for up to 4,503 TIMES EARNINGS!**

● **THQ** has watched its earnings plummet nearly 20% — and yet it's selling for 315 times earnings.

● **Kelly Services'** earnings have fallen by half — a full 50% — and yet it's still selling for 212 times earnings!

● **Exar Corporation** has seen its earnings plummet by 90% — and yet it's selling for an almost unbelievable 1,794 times earnings!

● And **Tecumseh Products Company** has suffered a 99.5% drop in earnings — and yet it's selling for 4,154 times earnings!

■ **... And Many Nasdaq 100 Companies with NO EARNINGS WHATSOEVER Have Soared 50%, 100%, 300% AND MORE!**

● **Amazon.com:** In the first three quarters of 2003, Amazon managed to lose $37.8 million — and yet the stock more than DOUBLED in a year!

● **Sun Microsystems** went from a net profit of $1.8 billion in 1999 to a net LOSS of $3.4 billion in 2002 ... and another $1.3 billion loss in the first three quarters of 2003. Yet, incredibly, Sun's stock ROSE 50% in 2003!

● **Broadcom** lost $687 million in 2000 ... $2.7 billion in 2001 ... $2.2 billion in 2002, and ANOTHER $959 million in the first half of 2003 — and yet in 2003, the stock skyrocketed 317%!

● Then there's **Verisign:** It lost $3.1 billion in 2000, $13.3 billion in 2001, and $4.9 billion in 2002. In 2003? "Good news!" It lost "only" a few hundred million — and its stock has soared 267%!

I could go on and on ... **IDT Corporation** lost $17.52 million last year, but is selling for 640 times earnings. **Biogen Idec Inc.** lost $875 million last year, yet is selling for 55 times earnings. **Applied Materials** lost $149 million, yet has a P/E of 82. **Flextronics** lost $83 million and is selling at 48 times earnings. **Gilead Sciences** lost $72 million, but is selling at 40 times earnings.

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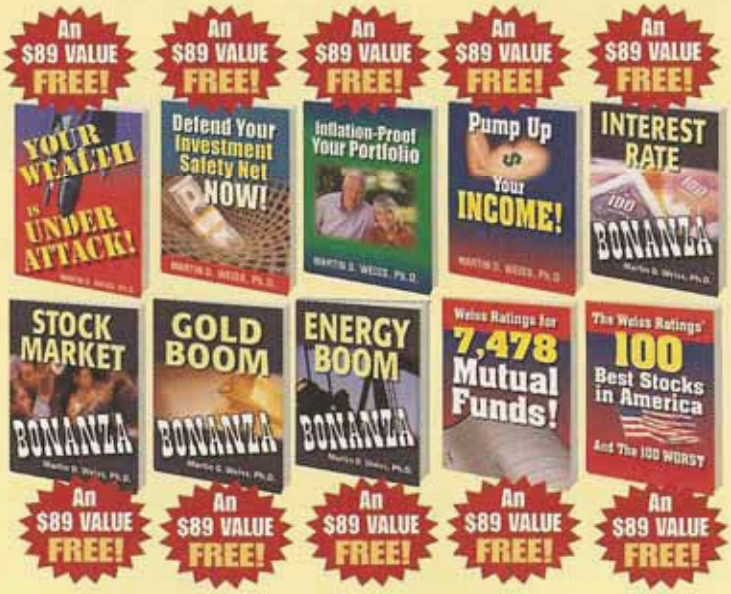
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120 times earnings ... and **Yahoo** commands a mind-blowing 121 times earnings!

Make no mistake: The idea that tech stocks are now "great bargains" is not just false ... it's patently insane!

What are U.S. investors thinking, anyway?

Have they already forgotten the painful losses they suffered in **Cisco, Intel, Sun, Global Crossing, drkoop.com, WorldCom** and so many others?

Have investors forgotten how Wall Street's brokers and talking heads continued screaming for them to buy, buy, BUY even AFTER tech stocks started crashing, even after many of their recommended companies filed for bankruptcy?

The answer — inexplicably — seems to be a resounding "YES!"

Frankly, this perplexes the heck out of me. It would be one thing if today's investors had never experienced a crash before. But just about everybody who's buying these nearly worthless, overpriced tech stocks today has been burned by them before.

Virtually every broker on the Street ... every talking head on television ... and every investment analyst you read ... is saying the same thing: Who cares if you're paying over 100 times earnings? IT'S TIME TO BUY!"

Most perplexing of all: Millions of investors are falling for Wall Street's nonsense!

Will they never learn? Apparently not. But they WILL pay the price — when these shares inevitably collapse on them — AGAIN!

Call Toll-Free 1-800-236-0407

Think your Dow and S&P 500 stocks are safe? THINK AGAIN!

As I write this, many large, blue-chip stocks are wildly overvalued, too!

Wal-Mart ... Alcoa ... Intel ... and **Disney** are selling at DOUBLE historical norms — and International Paper is going for more than THREE TIMES the Dow's average historical valuation.

Corning is going for 105 times earnings ... **Sanmina-SCI Corporation** is selling for 154 times earnings ... **Phelps Dodge** is selling for 1,249 times earnings ... **Robert Half International** is going for 638 times earnings ... and **Comcast** is fetching a mind-blowing 716 times earnings.

Think of it: It will be the year 2720 — 716 YEARS from now — before Comcast's accumulated current earnings per share equal today's price!

There's not a doubt in my mind: This market is going DOWN ... SOON. And when it does, it's going to send millions of trusting investors to the poorhouse.

The good news is, you do NOT have to be one of them! To the contrary: If you act now, you can actually USE this great stock market to lock in truly massive profit potential!

What to Do — and What NOT to Do — to Protect Yourself

First, recognize that virtually all tech stocks — plus most financial stocks — are extremely vulnerable. If you own any — get out of them now. Consider yourself lucky if you've made money on them. And even if you have lost money, get out of them now before your losses grow larger.

Second, don't assume that just because a company may not have much to do with technology it's somehow "safe." There are exceptions, but in this environment, *you must start from the assumption that a stock is vulnerable until proven otherwise.*

Third, get your assets into the investments I introduce you to in your FREE copy of my **WEALTH PROTECTOR LIBRARY.** They're designed to keep your money safe, while at the same time insulating it from the impacts of rising interest rates and the run-away budget deficit.

Fourth, if you have funds you can afford to risk, allocate a modest portion of your assets to the growth investments I profile for you in your FREE copy of my **WEALTHBUILDER KIT —** investments I'm counting on to profit from the next great crash.

I created my WEALTH PROTECTOR LIBRARY to help you weather this storm with your wealth intact!

Just look at all you get ...

FREE GIFT #1: *Your Wealth Is Under ATTACK!* In this startling exposé, I reveal your deadliest financial enemies and how to fight each one.

- The three money traps that are set to smash your stock and bond portfolios ...
- Four essential steps you must take now to protect your long-term savings ... your income ... and your quality of life ...
- Why Washington will have no choice but to raise your taxes — again and again ...
- Why massive cuts in your Social Security and Medicare benefits are virtually INEVITABLE ...
- **And much, MUCH more!**

FREE GIFT #2: *Defend Your Investment Safety Net NOW!* Your savings, your pension, your Social Security and your Medicare have never been in greater peril. Here's the truth that nobody's telling you — plus what you must do immediately to keep YOUR safety net intact!

You'll discover ...

- **Why you can't trust your pension fund:** Dirty tricks fund managers love to play with your money — and how to stop them cold ...

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Media Praise



■ *FORBES* named Dr. Weiss "MR. INDEPENDENCE."

■ Investigative journalist JACK ANDERSON called Dr. Weiss **gutsy** and reported that his insurance ratings are "THREE TIMES MORE ACCURATE" than anyone else's in the business.



■ THE GENERAL ACCOUNTING OFFICE of the U.S. CONGRESS (GAO) heralded the fact that Weiss beat its closest competitor by a factor of 3 to 1 in warning of insurance company failures.



■ *BARRON'S* agreed, saying the GAO report is a "glowing tribute to Weiss."



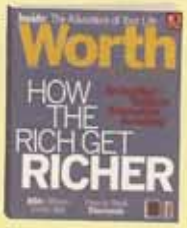
■ *ESQUIRE* noted that Dr. Weiss' firm is "the only company [that] provides financial grades free of any possible conflict of interest."



■ *THE NEW YORK TIMES* said Dr. Weiss was "the first to see the dangers and say so unambiguously."



■ *FORTUNE* said he provides "the most comprehensive source" of information.



■ *WORTH* said, "Weiss' record ... is so good compared with that of his competitors, nervous buyers need look no further."



■ THE WALL STREET JOURNAL called Martin D. Weiss, Ph.D., "FEISTY."

● **Is YOUR pension UNDERFUNDED?** The shocking truth plus what you must do to get your money to safety ...

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● **And much, MUCH more!**

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● **The world's two most powerful inflation-fighting investments:** PLUS the stocks with the potential to hand you gains of up to 562% even in a low-inflation environment ...

● **"Must-Own" mutual funds for 2004-2006:** Two mutual funds set to soar as the dollar crashes and inflation returns ...

● **WARNING — Your #1 asset is now in extreme danger!** Why the equity in your family's home may be vulnerable to an all-out attack in 2004–2006 — crucial self-defense ...

● **And much, MUCH more!**

FREE GIFT #4: *Pump Up Your INCOME!* You don't have to stand idly by while your income dwindles away to nothing! In this eye-opening guide, I introduce

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When Dr. Weiss Speaks, Washington and Wall Street *LISTEN!*

WALL $TREET WEEK: In a featured January 31, 2003 interview, Dr. Weiss warns that brokerage firms are STILL issuing "BUY" recommendations on companies that are in the process of filing for bankruptcy, threatening the savings of many investors.

TIME MAGAZINE: In its cover story of June 9, 2003, TIME magazine turns to Martin Weiss for insights and eye-opening independent research on the legal mess surrounding medical malpractice insurance.

THE WALL STREET JOURNAL: America's #1 daily investment journal often turns to Dr. Weiss for clear, unhedged analysis of the day's economic and investment events, including updates on corrupt brokerage practices and the firms most often named in arbitration lawsuits.



CNBC STREET SIGNS: Dr. Weiss outlines the abuses unsuspecting investors are suffering at the hands of trusted brokers. "The mafia would be green with envy," he says. "They don't make as much money and they face much stiffer penalties."



THE NATIONAL PRESS CLUB: Dr. Weiss presents his white paper on the brokerage industry, "Crisis of Confidence on Wall Street," to the National Press Club in Washington, D.C., just a few steps from the White House.

The conference is attended by representatives of Dow Jones, the Associated Press, Newsweek, Money, Agence Presse, *NPR Marketplace, Kiplinger's Retirement Report* and several others.



THE UNITED STATES CONGRESS: Dr. Martin Weiss names companies that are risking the hard-earned funds of millions of retirees on fixed incomes. Outraged industry insiders launch a media campaign to try to silence him. But Congress asks the U.S. General Accounting Office (GAO) to compare Weiss' ratings to Wall Street's. The GAO study is a "glowing tribute to Weiss," according to *Barron's.*

Subsequently, Dr. Weiss delivers his scathing indictment of Wall Street and Main Street to all 100 members of the U.S. Senate, ensuring that every senator on the Hill has documented proof of the abuses and a comprehensive outline of the solutions at their fingertips.



FOX NEWS: Dr. Weiss stuns the nation with his list of major blue-chip companies that are now in danger of failure — and reveals how U.S. government economic tinkering can only make matters worse, dooming the U.S. to a prolonged economic nightmare.

CNBC, CNNfn, PBS AND MORE: Dr. Weiss launches an exhaustive — and exhausting — schedule of media appearances.

In 2002 alone, he granted more than 100 television and radio interviews — including multiple appearances on CNBC, plus CNNfn, Nightly Business Report and scores of other television and radio programs — to alert investors to Wall Street's crimes and to demand reform.



NBC NIGHTLY NEWS: Dr. Weiss warns millions of viewers of more companies in danger of going belly-up … exposes the blatant lies that are propping them up … and urges investors to join him in a nationwide crusade to demand full and fair disclosure from public companies.



ABC NIGHTLINE: Anchorman Ted Koppel brings industry insiders face-to-face with Dr. Weiss — their toughest critic. They swear Dr. Weiss is wrong about hidden dangers in their companies — but within days, another of America's largest firms goes bankrupt, costing investors billions.

PLUS, Dr. Weiss has recently been featured in many other local and industry newspapers and periodicals from coast to coast — including the *Cincinnati Enquirer ... Long Island Business News … Atlanta Business Chronicle … Sarasota Herald Tribune … Ann Arbor News …* the *California Business Journal … Phoenix Business Journal … Cincinnati Post … Dallas Business Journal …* the *Providence Journal … Physician's Money Digest … Toledo Business Journal … Montana Standard …* and many other major publications.

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you to three classes of investments that can double ... triple ... even quadruple the income you're getting now — WITHOUT exposing your nest egg to unwarranted risk!

I give you my tried-and-true strategies for maximizing your income and cutting your risk with annuities ... select bonds ... and dividend-paying stocks — **and much more!**

PLUS, I want to send you my WEALTH-BUILDER KIT absolutely FREE!

You also get ...

FREE GIFT #5: *INTEREST RATE BONANZA* In your free copy of ***INTEREST RATE BONANZA,*** I introduce you to the special no-load mutual fund that was specifically designed to make you richer in this environment of rising interest rates. It can make you richer with each down-tick in bond prices:

- If the 30-year Treasury bond price falls 10%, your fund shares are designed to rise by 10%;
- If they fall 20%, your shares are designed to rise 20%;
- If they fall 30%, your shares are designed to rise 30%.

With the deficit ballooning wildly out of control, inflation rising and long-term interest rates surging, I expect Treasury bond prices will fall by AT LEAST 20% in 2004, handing you a potential one-year gain of AT LEAST 20%!

Could you lose money? Yes, but only in the unlikely event that interest rates decline. And since many interest rates are still near 45-year lows ... since Uncle Sam has no choice but to borrow money like mad ... what are the chances of THAT happening?

In your FREE copy of ***INTEREST RATE BONANZA,*** I name this amazing fund, and show you exactly how and where to buy it and how to maximize your profits!

Plus I give you a quick education on other fascinating investments — as well as the strategies that can help minimize your risk while maximizing your profit potential — in your FREE copy of my ***INTEREST RATE BONANZA.***

Beware the Great Stock Market Bubble of 2004!

Some stocks are still selling at valuations of up to FOUR THOUSAND TIMES EARNINGS!

Company	Valuation (P/E)
Tecumseh Products Company	4,154
Costar Group Inc.	3,860
Cambrex Corporation	2,587
Ipsco Inc.	1,971
Exar Corporation	1,794
Symbol Technologies	1,365
Phelps Dodge Corporation	1,249
Western Wireless Corporation	1,136
Olin Corp	925
Noranda	867
Boise Cascade Corporation	756
M-Systems Flash Disk Pioneer	705
IDT Corporation	640
Robert Half International Inc.	638

FREE GIFT #6: *STOCK MARKET BONANZA* Entire sectors of the stock market are going to be hit hard as interest rates and inflation rise in 2004–2005.

In fact, some of the companies in these sectors won't even survive — and in your FREE copy of ***STOCK MARKET BONANZA,*** I show you how to spot them and how to DOUBLE YOUR MONEY as each one fails.

But OTHER sectors are going to positively explode in value, delivering rich gains to savvy, early bird investors. And I want you to be one of them!

Inflation is already driving the price of many commodities sky-high — includ-

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ing industrial metals, minerals and foods. And the companies that produce, distribute and sell these products to the public will do well in 2004 and 2005.

In your FREE copy of my ***STOCK MARKET BONANZA*** investment guide, I name the single, ultimate natural resource investment that I think is ideally positioned for truly spectacular profit potential in this unique new environment.

It's extremely easy to buy at any time. It gives you a broad play on the entire sector. And even BEFORE natural resources take off in price, it has already more than DOUBLED in value, with much more likely to come!

Plus, I give you a list of the stocks most likely to crash and burn. Even if you do nothing more than avoid their purchase, this information could save you a fortune.

And if you go beyond — with investments that are specifically designed to go up as these stocks decline — you could turn the disaster into a profit bonanza!

FREE GIFT #7: *GOLD BOOM BONANZA*

I'm already helping my SAFE MONEY readers profit handsomely from this megatrend!

When gold prices edged modestly higher in 2001–2002, the gold stocks we recommended skyrocketed by an average of more than 100%:

- On January 3, 2001, when we told *SAFE MONEY* members to buy **Agnico-Eagle** gold shares, they were selling for $6.06. On April 29, 2002, when we issued our first "sell" signal, the shares had hit $14.80.

RESULT: A 144% GAIN!

- On July 2, 2001, when we told members to buy shares in **Royal Gold,** its shares were trading at $4. On April 29, 2002, when we issued our first "sell" signal, shares were trading at $9.75.

RESULT: A 144% GAIN!

- On January 3, 2001, when we told members to buy shares in **Glamis Gold,** it was trading at $1.50. On April 29, 2002, when we issued our "sell" signal, the shares were trading at $6.35.

RESULT: A 323% GAIN!

PLUS, we advised *SAFE MONEY* members to take another major round of profits in Glamis Gold, bringing the average gain on our entire Glamis position to a whopping 562%.

Of course, depending on the actual prices investors achieved and the commissions they paid, their results may have varied for the better or the worse. But 562% is enough to turn a $25,000 investment into $165,500!

Now, with the economy awash in U.S. dollars, producer prices are already jumping. Commodity prices are surging. Consumer inflation is beginning to move higher. And worldwide demand for gold is intensifying almost daily.

Could this trend be reversed? Sure. The trillions of newly created dollars already sloshing around in the economy could magically disappear.

Washington could suddenly decide to cut spending by $1 trillion and eliminate future deficits — and future infusions of hundreds of billions of new dollars into the economy.

But barring this kind of economic miracle, you can pretty much count on soaring gold prices as far as the eye can see!

In your FREE copy of ***GOLD BOOM BONANZA,*** I name the three gold mining companies that give you the best profit potential with the least possible risk:

Gold Mining Company #1: Ounce for ounce, one of the most profitable in the industry! This company hasn't enjoyed as much of the rally in gold as other companies have, but I expect it to start catching up to the rest of the pack soon.

It has 5.3 million ounces of proven and probable reserves, and is producing gold at an unbelievably low cost of $10C per ounce.

That makes its 600,000 ounces of gold production per year some of the most profitable in the industry!

Gold Mining Company #2: Huge reserves, declining production costs! A top

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You Also Get FREE Access to the SAFE MONEY WEBSITE:

All of today's most advanced investment tools in one, convenient place!

Can you name any other service that offers you anytime access — 24 hours a day, 7 days a week — to all the powerful money-making, money-saving tools you can now enjoy on our password-protected SAFE MONEY website?

No way! After all — the SAFE MONEY website is the only web destination in the world that lets you:

- **Read each new issue of *SAFE MONEY REPORT* the second it is released:** You get my latest forecasts, both long and short term, for the Dow, the S&P, individual stocks, bonds, mutual funds and more.

And because you get my profit recommendations DAYS before they would otherwise reach you by mail, you can act to shield your wealth and capture important profit opportunities long before other investors even know they exist!



A Weiss Web Service worth $460 for two years.

- **Check DAILY updates to keep your money safely growing:** Between issues, the SAFE MONEY website lets you keep up with our latest **Flash Alerts** and our daily commentary on the hottest investment news.
- **Make more prudent financial decisions …**

PLUS, the **SAFE MONEY WEBSITE** lets you …

- **Quickly and easily research any company or mutual fund traded on Wall Street …**
- **Get an instant quote on any stock or mutual fund listed on any exchange in the United States …**
- **Conveniently maintain your entire portfolio in one place, and …**
- **Check the headlines for red-hot, breaking news headlines about the companies behind YOUR stocks — before other investors have a chance to react to them.**

No other investment website even comes close to giving you all this — not even the ones that charge $230 a year. And yet, you get it all FREE as part of your SAFE MONEY INVESTOR SERVICE membership!

international junior producer, this company holds nearly 4 million ounces of proven gold.

Its total production costs have been running on the high side, at over $231 an ounce, but that is likely to decline substantially in the months ahead.

Chief reason: It is actively reducing its hedge book. This is a gold miner whose share price was once as high as $15 at a time when gold bullion was worth far less than it is today. But if you move quickly, you can still own it for less than $3!

Gold Mining Company #3: Like getting FREE GOLD! It's sitting on a hoard of 7.9 MILLION OUNCES of gold, worth an astonishing $2.8 BILLION, even at the low evaluation of $360 per ounce. Since the company's total market cap is only about HALF that — just $1.1 billion — buying this company's shares is like getting FREE GOLD!

Last year, it produced more than a quarter-million ounces of gold at a cash cost of only $182 per ounce. Even with gold at $360, the company earns a gross profit of $178 on every ounce it pulls out of the ground. Put simply, it's selling gold at nearly DOUBLE its cost of production!

Each of these companies now has the potential to do even better than the stocks that just generated gains of up to 562% for us. And in your FREE copy of my ***GOLD BOOM BONANZA*** guide, I name these and other outstanding gold plays for you … give you strategies to maximize your profits … and much, much more!!

FREE GIFT #8: *ENERGY BOOM BONANZA* Imagine for a moment that you're a member of the Organization of

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Petroleum Exporting Countries (OPEC). You know that the U.S. government AND the G8 want the dollar to fall precipitously in value.

More than that, you know the dollar is ALREADY FALLING — hitting a new all-time low against the euro, a seven-year low against the Swiss franc and a new eleven-year low against the British pound.

In short, you know that the dollars you're going to get for the oil you sell to the West are going to be worth less and less and LESS. Indeed, every time the dollar drops 1%, you're going to get 1% less value for your oil.

What would YOU do? You'd raise oil prices — right?

RIGHT!

And it's already beginning. In September 2003, Kuwait's oil minister announced that OPEC agreed to cut production by 3.5% in order to raise the price of oil. And on November 1, OPEC actually cut oil output by nearly one million barrels per day.

In addition, OPEC's president called on non-OPEC crude oil producers such as Russia, Norway, Mexico and Angola to cut production by ANOTHER 500,000 barrels a day. And now Venezuela — the third-largest producer in OPEC — is pushing to raise prices AGAIN!

You know what that means: Higher oil prices ahead — and it couldn't be happening at a better time for energy investors!

In fact, it has already begun. Between January and March 30, 2004, **Marathon Oil** stock rose 50.4% in value ... **Massey Energy Company** jumped 114.5% ... **Fuelcell Energy** soared 104.8% ... **YPF SA** skyrocketed 158.3% ... and **Williams Companies** exploded 239.4% higher!

IMPORTANT NOTE: Do NOT run out and buy stock in Marathon Oil ... Massey Energy ... or Williams Companies. These companies have already experienced substantial gains. I want you to get your share of the profits of the coming oil bonanza with stocks that you can still buy at reasonable prices. And I'll name them for you in your FREE copy of ***ENERGY BOOM BONANZA!***

For example ...

Energy stock #1 has paid a fat dividend yield of 12% in the 12 months ending in March, 2004. In addition, the stock has gained 36% in the past year alone.

I know of no other investment that can give you such high, steady yields PLUS such a solid opportunity for profit at the same time.

Energy stock #2 operates pipeline systems, and transports and stores natural gas, coal and other energy products. In the most recent annual report ending December 2003, revenues were up 56% and net income rose 15%. The stock is set to soar and currently pays a healthy quarterly dividend yield of 6.1%.

Energy stock #3 explores and produces oil and gas in the Gulf of Mexico, New Mexico, Texas and Louisiana, along with having select foreign interests.

Profits are up 172% since last June, and its share price is on a roll as well — up 24% in the last three months. The dividend is tiny but the potential for price appreciation is explosive.

And I'll name them for you in your FREE copy of my ***ENERGY BOOM BONANZA*** investment guide.

Extra Rewards for Your Prompt Response!

Plus, if you call right now, I'll include TWO MORE profit guides I designed to help you protect and grow your wealth in these treacherous times — free of charge:

FREE GIFT #9: *The Weiss Ratings' 100 BEST Stocks In America — And The 100 WORST:* At last — essential help to get your nest egg growing again! PLUS, you'll discover the stocks you shouldn't touch with a ten-foot pole. MAKE SURE YOUR STOCKS ARE NOT ON THIS LIST!!!

Investors have gladly paid up to $15 for each Weiss rating they need — but you get my complete "100 best" and "100 worst" lists — FREE!

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PLUS, You Get URGENT FLASH ALERTS
When Fast-Breaking Market Events Warrant



Sometimes, things happen too fast for a monthly publication to keep up. Maybe it's the pending default of a major country ... or an eye-opening morsel of economic news that requires immediate action.

Whatever the event, SAFE MONEY's **Flash Alerts** — rushed to you via e-mail or regular mail (your choice) — bring Dr. Weiss' analysis and advice to you almost instantly!

Other advisors charge handsomely for this kind of instant access — but it's yours, FREE as a member of the SAFE MONEY family!

Join us NOW and get $1,539 worth of today's best investing tools and discounts! Dial TOLL-FREE: 1-800-236-0407 or use the order form on page 23 of this report NOW!

FREE GIFT #10: *The Weiss Ratings For 7,478 Mutual Funds:* For most investors, finding a great mutual fund can be like finding a needle in the Wall Street haystack.

Now, you can let the Weiss mutual fund ratings guide you to the funds that can help grow your nest egg with enhanced safety — so you can lock in your richer retirement without losing sleep at night!

Normally, each of these guides is advertised nationally for $89 each — $890 for all ten. But I don't want you to have to pay that much. In fact ...

I want you to have ALL TEN investment guides — an $890 value — FREE!

So why would anybody in his or her right mind offer to *GIVE YOU* such valuable gifts absolutely FREE?

In the interests of full disclosure, I must admit: I have an ulterior motive. You see, once you've seen how completely these ten volumes protect you ... how much they can enrich you ... and how easy they are to use, I sincerely believe you'll be hooked. A customer for life.

More than that: You're going to need regular monthly updates on my economic analysis, ratings and investment advice.

And that's why I've decided to send all ten of my all-new investment guides to you absolutely FREE with your trial subscription to my SAFE MONEY INVESTOR SERVICE.

For starters, you'll get *SAFE MONEY REPORT* — the money-making, money-saving backbone of my SAFE MONEY INVESTOR SERVICE.

Every month, *SAFE MONEY REPORT* seeks to ...

* **Cut your losses and boost your profits with updated Weiss Ratings for your stocks and mutual funds:** We are the only newsletter publisher to update the Weiss Ratings for stocks and mutual funds. With these exclusive ratings, you'll ALWAYS know which stocks and funds are the riskiest.

* **Help you anticipate — and PROFIT from — major market movements with monthly updates of the Weiss Early Warnings:** Each month — and more often when necessary — you get clear, unhedged, hard-hitting opinions and advice on when and how I expect the next market move will occur.

* **Grow your CONSERVATIVE portfolio faster:** Fed up with lousy little 1% returns in CDs and money market funds? That's for the birds!

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When Was The Last Time YOU Felt This

"The minimum gain on all the gold stocks was 100%"

"We bought Glamis for $1.62 and sold it at above $8."

— L. F., Archer, FL

Excellent!

"I profited 54% on just one of your recommendations. Thank you for your excellent and timely advice! I wish I had acted sooner!"

— S. M., Sacramento, CA

Getting richer in tricky times!

"Your recommendations have resulted in a greater than 30% increase in my account so far and it looks like greater gains are just waiting in the wings for the next decline in the S&P index and the rise of gold."

— L. P. Boynton Beach, FL

Refreshing!

"Your advice has been quite refreshing, insightful and valuable — as I have followed your advice to the letter. My portfolio was in total disarray. I found your advice to be the track I wanted to take.

"Thanks for all your help!!"

— B. P., Kingwood, TX

"We profited 253% on your Dow 80 Dec 2003 LEAPS put recommendations!"

— M. M., Sherman Oaks, CA

I have a better way: My Mr. Conservative portfolio.

I give you my clear "buy," "hold" and "sell" advice for every investment in the Mr. Conservative portfolio in every issue of *SAFE MONEY REPORT*.

* **Light a fire under your portfolio with leveraged investments that have soared by up to 172% — even in these rocky markets:** If you're comfortable investing part of your nest egg in more speculative investments, we can REALLY kick your wealth building into high gear.

I don't have to tell you that all investments involve risk, and losses are certainly possible, especially when you aim for high rewards. But overall, ours has been among the top performing investment newsletters in America.

Again, you get clear, concise "buy," "hold" and "sell" signals in every issue.

* **Give you honest ANSWERS to your most pressing investment questions:** Got a question about my published recommendations or analysis? Fire it off to me by e-mail or snail mail.

My goal is to respond to EVERY member's question as quickly as possible — and we share the best questions and answers in every issue of *SAFE MONEY REPORT*.

Best of all, you get all these valuable benefits — and MORE — for just pennies per day!

And it gets better ...

You Get INSTANT UPDATES on the SAFE MONEY WEBSITE!

Can't wait for the next issue to arrive by mail? Surf over to the SAFE MONEY WEBSITE. And while you're there, be sure to ...

- Keep up with the latest economic and investment news — plus news on the stocks you own ...
- Check out our latest Flash Alert for urgent actions needed to protect and grow your wealth ...
- Get crucial moneymaking insights with my daily commentary ...
- Review SAFE MONEY REPORT's hot-off-the-press market forecasts for stocks, bonds, mutual funds and more ...
- Take a look at the latest portfolio updates — for our Mr. Conservative and Mr. Speculator investment portfolios ...
- Use our powerful investing tools to get the latest stock quotes ... maintain your portfolio online ... get valuable research on stocks and mutual funds ...

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Good About YOUR Investment Analyst?

Wonderful!

"Thank you for a wonderful service at an affordable price. You have helped me recover a great deal of my horrific losses I suffered from following other newsletter services."

— T. D., Corpus Christi, TX

You deserve a Medal of Honor!

"I award to you a medal of honor for protecting an older, self-supporting, divorced woman who isn't very rich ...

"Had I not had your information, I could have sustained 40% to 50% losses. THANK YOU, THANK YOU, THANK YOU — AND GOD BLESS YOU AND YOURS!!!"

— P. O., Ft. Lauderdale, FL

I'm a fan for LIFE!

"I have adopted your trading methods and am a firm believer in your market forecasts. I am a true fan for life.

"Your insight has helped me recoup most of the losses I sustained while my money was in the care of others. I have been able to protect my brokerage accounts and 401(k) account from terrible losses. I have been able to make some good money.

"I know in coming months I can look forward to many more successful trades using your advice. Thank you so much for your wise counsel and insights on the market."

— J. A., Camp Hill, PA

Other investment websites charge up to $460 for two years of access — and this powerful, moneymaking, money-saving resource — a $460 value — is yours FREE as a member of my SAFE MONEY INVESTOR SERVICE!

PLUS, You Get Urgent FLASH ALERTS Whenever Events Warrant!

Whenever major developments in the economy or financial markets make it crucial that I get urgent advice to you in the fastest way possible, I'll rush you a FLASH ALERT.

Our lightning-fast response to the constantly changing investment landscape gives you the edge you need to keep your money safe AND maximize your profits.

And this valuable service is yours FREE with your new membership in my SAFE MONEY INVESTOR SERVICE!

HALF-PRICE Introductory Offer: YOU SAVE $189!

Normally, your two-year membership in the SAFE MONEY INVESTOR SERVICE would be a bargain at $378.

But if I hear from you now, it's just $189: That's just 26 cents a day — one-eighth of the cost of a single cup of Starbucks coffee — for expert guidance to protect all of your investments!

And not only do you SAVE $189, you get my **WEALTH PROTECTOR LIBRARY** *absolutely FREE!*

At our published retail price of $89 each, that's $356 worth of valuable bonus guides absolutely FREE!

PLUS, as a two-year member, you'll ALSO receive my **WEALTH BUILDER KIT** — and four MORE valuable guides — absolutely FREE!... AND if you respond NOW — within the next ten days you'll receive two additional reports — a $178 value, FREE.

Together these ten reports give you $890 worth of 100% objective, conflict-of-interest-free analysis and advice, FREE.

Add the $460 value of the SAFE MONEY WEBSITE ... PLUS the $189 you save on your membership, and ...

You Get $1,539 in FREE Gifts and Discounts ... PLUS my 100% MONEY-BACK GUARANTEE!

When was the last time a mere $189 investment netted you a $5,000 return?

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When was the last time a broker — or anybody else for that matter — promised that if they couldn't produce that kind of return, they would refund every penny you paid them?

Well get this: The SAFE MONEY INVESTOR SERVICE must save you — and/or MAKE you — an ABSOLUTE MINIMUM of $5,000 in the next 12 months OR IT'S FREE!

If I don't save or make you at least that much money, just let me know and I'll rush you a full refund of every penny you paid for your subscription. PLUS, even after the first year, you can cancel at ANY TIME WHATSOEVER for a FULL REFUND of the unused portion of your membership.

And, of course, in the unlikely event that you decide my service isn't for you, everything you've received in the meantime is yours to keep — completely without cost or obligation.

I Urge You — Let My SAFE MONEY INVESTOR SERVICE Help You TAKE CONTROL of Your Financial Future — NOW!

This is a watershed moment for the economy, for the stock and bond markets and most important, for YOU.

* Until recently, corporate insiders were both selling AND buying their own company's shares. NOW they're just STEALING!

* Until now, the markets were being driven primarily by consumer demand for new technology and other corporate innovations. Now government spending is the #1 driver of the economy and investment markets.

* Until now, deflation was your biggest worry. Now, inflation and stagflation are your worst enemies.

* Until now, rising bond prices and crashing interest rates were predominant facts of life. Soon the opposite is likely to be true!

This is an entirely new environment. If you invest now like you did in the 1990s, you're going to get hurt again, just like before.

That's why I've prepared the eight investment guides I'm offering you now to help you sidestep losses and seize what I believe are going to be the greatest profit opportunities to come down the pike in a long, long time.

Won't you at least take a look at them to see if I could be right? After all — you risk absolutely NOTHING by doing so!

Remember ...

■ You get my **WEALTH PROTECTOR LIBRARY**, including:

- **FREE GIFT #1: *Your Wealth Is Under ATTACK!***
- **FREE GIFT #2: *Defend Your Investment Safety Net NOW!***
- **FREE GIFT #3: *Inflation-Proof Your Portfolio*** and ...
- **FREE GIFT #4: *Pump Up Your INCOME!***

■ PLUS, with your two-year membership, you get my complete **WEALTH BUILDER KIT,** including:

- **FREE GIFT #5: *INTEREST RATE BONANZA***
- **FREE GIFT #6: *STOCK MARKET BONANZA***
- **FREE GIFT #7: *GOLD BOOM BONANZA,*** and ...
- **FREE GIFT #8: *ENERGY BOOM BONANZA***

■ PLUS, if you join me now — within the next ten days or less — you'll also receive:

- **FREE GIFT #9: *The Weiss Ratings' 100 BEST Stocks In America — And The 100 WORST***, and ...
- **FREE GIFT #10: *Weiss Ratings For 7,478 Mutual Funds!***

That's TEN investment guides in all — an $890 value — FREE!

... AND if you're not eager to get started with me after experiencing the impressive power of the investment tools available to you in SAFE MONEY REPORT and on the SAFE MONEY WEBSITE ...

... I'll GLADLY rush you a FULL REFUND!

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"Corporate insiders are dumping stock like there's no tomorrow ...



... Nasdaq stocks are selling for up to 124 times earnings ... and S&P 500 blue chips are selling for up to 716 times earnings. Mark my words: THOUSANDS of U.S. stocks are set to crash — including YOURS!

"This is NO TIME to go it alone! Send for your FREE copy of my WEALTH PROTECTOR LIBRARY ... my WEALTH BUILDER KIT ... my ratings for *THE 100 BEST STOCKS IN AMERICA — AND THE 100 WORST* ... and *THE WEISS RATINGS FOR 7,478 MUTUAL FUNDS* — a $890 value, FREE!"

On the other hand, if you ignore this generous offer, I can pretty much assure you that you're NOT going to be able to take advantage of all the opportunities I see for you to rack up gains of 99% ... 144% ... up to 562% in these tricky times.

Please — for your own sake — join me in my SAFE MONEY INVESTOR SERVICE today!

I urge you: You've put this off long enough — and delaying has cost you a bundle. It's time to ACCEPT this risk-free invitation to join me in my SAFE MONEY INVESTOR SERVICE.

To apply for your membership, just complete and mail the FREE GIFT CERTIFICATE on page 23 of this report or dial, TOLL-FREE, 1-800-236-0407 today.

Please — if your financial security means anything to you — let me hear from you right away!

Warmest regards,

Martin D. Weiss

Martin D. Weiss, Ph.D.

Editor, SAFE MONEY INVESTOR SERVICE

P.S. Respond NOW by dialing **1-800-236-0407 (TOLL-FREE)** and you'll receive an ELEVENTH valuable gift — absolutely FREE — BEFORE YOU EVEN HANG UP!

"THE SINGLE BEST PLACE TO INVEST $10,000 NOW" is a 30-second introduction to my #1 investment pick. I don't want to give too much away now, but let me just say that it ...

>> Is perfectly suited to today's unfamiliar new investing environment ...

>> Harnesses the power of Washington's budget disaster to deliver world-class profit potential WITHOUT exposing you to unreasonable risk ...

>> MUST be purchased IMMEDIATELY — within the next 10 days — to maximize your profit potential!

I urge you: Do NOT delay — call **(TOLL-FREE) 1-800-236-0407** RIGHT NOW!

(Turn the page and get savings of $1,539 on America's most powerful moneymaking tools! ...)

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100% Money-Back Trial Offer

THE SAFE MONEY INVESTOR SERVICE is guaranteed to save you — or MAKE you — an ABSOLUTE MINIMUM of $5,000 extra dollars in the next 12 months *OR IT'S FREE!*

Take a full year to decide for yourself. You must be absolutely delighted with the profits you earn — or just let me know and I'll rush you a full refund of every penny you paid on your subscription. PLUS even after the first year, you can cancel at ANY TIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

And of course, everything you've received in the meantime is yours to keep — completely without cost or obligation — in the unlikely event that you decide that my service isn't for you.

Martin D. Weiss

Martin D. Weiss, Ph.D., President
SAFE MONEY INVESTOR SERVICE

Respond NOW by dialing TOLL-FREE 1-800-236-0407 and you'll receive an ELEVENTH valuable gift — BEFORE YOU EVEN HANG UP!



Respond now by phone and not only will you qualify for our FAST RESPONSE BONUSES ***The Weiss Ratings' 100 BEST Stocks In America — And The 100 WORST*** PLUS ***Weiss Ratings For 7,478 Mutual Funds***, you'll ALSO receive a special phone-in bonus right on the phone!

"THE SINGLE BEST PLACE TO INVEST $10,000 NOW" is a 30-second introduction to my #1 investment pick right now. I don't want to give too much away now, but let me just say that it ...

30-Second Message FREE!

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- MUST be purchased IMMEDIATELY — within the next 10 days — to maximize your profit potential!

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RIGHT NOW!

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BETRAYED AGAIN!

Corporate fat cats are setting you up for YET ANOTHER FLEECING!

"This may be the last time I'll be able to send you this dire warning.

"So I urge you: Even if you've never paid attention to my economic forecasts before, PLEASE – FOR YOUR OWN SAKE – HEED THIS ONE!"

In this urgent alert:

■ Corporate Fat Cats are playing YOU for a SUCKER – AGAIN!

While top corporate insiders are talking UP their stocks in public – urging you to buy every share you can afford – those same insiders are DUMPING their OWN shares like there's no tomorrow!

Look at page 3, INSIDE!

■ These "Financial Needles" are set to BURST this stock market bubble at practically ANY MINUTE!

Why one of the bloodiest stock market crashes of all time is racing towards you like a runaway freight train. PLUS – why there is still time to insulate what's left and to REPLACE what you've lost ... and THEN some! *Read page 7, INSIDE!*

■ Surviving Economic Armageddon

FOUR steps you MUST take NOW to insulate your savings, your investments and your retirement from the greatest financial menace EVER! *See page 10, INSIDE!*

■ Windfall Profit Opportunities for 2004-2005

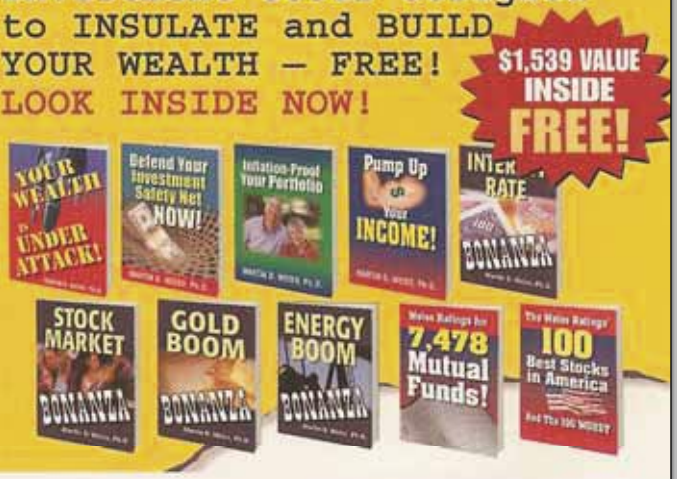
Insulate your wealth and lock in up to 562% potential gains with the often-overlooked investments that were created with one goal in mind – to make you RICH in times like these!

Don't miss page 14, INSIDE!

■ *Also inside:*

$1,539 worth of powerful investment tools designed to INSULATE and BUILD YOUR WEALTH – FREE!

LOOK INSIDE NOW!



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Safe Money Report - Weiss Research

500 PAGE SWIPE FILE

$1 Trillion Jackpot

Back in early 2002, just a few months after 9/11, the air was filled with stories about war and rumors of war. We already had an ongoing war in Afghanistan, and Washington was girding for an invasion of Iraq.

It occurred to us that since our prospects were thinking about war, they had strong feelings about it. A promotion leveraging this interest -- revealing the companies that would get rich and make their shareholders rich by providing armaments for the military -- would be an excellent way to seize our prospect's attention. This package was the result.

Notice how we make the case that the wars we knew about at the time, (Afghanistan and Iraq), were only two of many situations around the world that could explode into violence at virtually any moment. Also check out the techniques we used to tease the stocks recommended in the premiums.

★ ★ ★ CONFIDENTIAL MILITARY INTELLIGENCE REPORT ★ ★ ★

QUADRUPLE YOUR MONEY As These Obscure Firms Cash In on the Government's New

$1 Trillion Defense Spending

JACKPOT!

★ ★ ★ ★ ★ ★

Proprietary Investment Intelligence From Sharon A. Parker



whose stocks piled up to 86.1% profits DURING the Tech Wreck of 2000-2001

In this report:

- **Urgent Terrorism Bulletin:** How President Bush's new anti-terrorist campaigns will add billions in military spending and make a few hand-picked companies — and their investors — even richer.....*Page 4*
- **High-tech marvels of the 21st Century:** Astonishing new weapons that are revolutionizing warfare as we know it.....*Page 6*
- **7 Defense Diamonds you can't afford NOT to own:** And why they'll quadruple your money within 36 months or even LESS.....*Page 5*

On January 10, 2002, President Bush signed the biggest defense spending bill in 13 years, all but GUARANTEEING U.S. defense firms a $1 TRILLION windfall over the next 36 months.

Buy the stock of the 7 often-overlooked defense companies NAMED INSIDE now — within the next TEN DAYS — BEFORE they become the Goliaths of today's super high-tech arms race — to double, triple, even quadruple your money in 2002 and beyond!

By Sharon A. Parker
Editor, UnDiscovered Stocks

The new Hyper-X Scramjet screams through the sky at TEN TIMES the speed of sound — fast enough to streak from New York to Central Asia in 2 hours, and completely around the world 8 times in a single day…

An all new, super-high-tech radar sees "invisible" stealth fighters and bombers as clear as day — and faultlessly blows them out of the sky while they're still hundreds of miles away…

A top-secret new "Parasite Bomb" secretly attaches itself to an enemy's military satellite and can remain harmlessly dormant for years. But when war breaks out, the parasite incinerates the satellite and instantly renders the enemy deaf, dumb, and blind…

A terrifying new stealth weapon — half-torpedo, half-missile — flashes through the water at an amazing 230 miles per hour, then comes screaming up out of the coastal waters and detonates over its target before the enemy even knows it has been launched…

An airborne "laser cannon" blasts a speeding ICBM out of the sky before the missile can even get beyond its own borders — causing it to fall back upon the country that launched it…

please turn

UnDiscovered Stocks - Weiss Research

...Science fiction? ABSOLUTELY NOT! Each of these amazing weapons has already been tested. Many are in full production. And in the next 36 months, the companies that make them are going to get filthy, stinking rich. In fact, I'll go out on a limb and promise you this:

> **The ONE THING you can be sure of in today's uncertain investing environment is that a handful of key defense companies — many of which are still being completely overlooked by investors — will reap an absolute once-in-a-generation windfall as long as President Bush is America's Commander-in-Chief.**

We're buying these companies now — BEFORE big Wall Street institutions discover who they are. And I want you to join us.

Why am I so sure these stocks will double, triple, or even quadruple our money? Simply because...

President Bush Has NO CHOICE But To Make These Defense Companies — And Their Investors — RICH!

Look: Every day of the year, the CIA and National Security Agency give the President of the United States a complete security briefing.

He's apprised of new terrorist threats to America, our allies, and our strategic interests around the world — and, he's told about new weapons that are being targeted at us in Mainland China, the Russian Federation, and elsewhere.

And what he sees now has him so concerned, he's willing to bust the budget to get funding for a massive defense build-up.

Why? Because even beyond the terrorism he sees very real threats almost nobody else can...

You see, once upon a time — during the cold war — the US had only one adversary capable of threatening our security: The Soviet Union. And leaders on both sides of the Iron Curtain knew that any aggression could trigger World War III.

If that had happened, there could have been no winners. The entire globe would have been turned into a radioactive wasteland.

So, for nearly a half century, we counted on the Soviet Union to keep itself and its half of the world pretty much under control.

Not so today! As we first learned when terrorists destroyed New York's World Trade Center and damaged the Pentagon on September 11, the world's most anti-American governments, rogue states, and terrorist movements answer to NOBODY!

And America's new status as the only remaining super-power makes it the only remaining TARGET for the world's most blood-thirsty fanatics.

And believe me — there are more of them around than ever before...

A Mind-Boggling 18 Conflicts Are Now Heating Up Worldwide!

Now answer me this:

➤ How do you keep a billionaire terrorist like Osama bin Laden — from unleashing a new wave of terror in New York, Washington or elsewhere?

➤ How do you stop former Soviet states from selling weapons of mass destruction to rogue states and terrorists?

➤ How do you put a stop to genocidal "ethnic cleansing" campaigns in which despots, tyrants, and tin-horn dictators murder hundreds of thousands of their own people?

➤ How do you control the two most fanatic and well-organized terrorist organizations in the world today — Hamas and Jihad? Before the new outbreak of violence in the US, before violence in the Middle East, the efforts of authorities were just barely able to keep them in check. Now, they are totally out of control, ready to deliver the conflict to the doorsteps of any ally or perceived ally of the Israelis.

➤ How do you keep Mainland China from crushing Taiwan and ending its existence as an independent nation — thereby sabotaging one of the most vibrant economies in the world?

➤ How do you prevent India and Pakistan — the world's newest nuclear powers and bitter enemies — from launching all-out nuclear war?

UnDiscovered Stocks - Weiss Research

"Finding great tech stocks like these before Wall Street made us up to 86.1% richer in 2000-2001 — even while the techs wrecked!"



While other investors were losing their shirts — losing up to 95% of their money on losers like Metasolv, Marimba, Concero, and Priceline.com — we were piling up profits of more than 86.1% in as little as 27 days!

- **Company "A,"** recommended November 14, 2000 *skyrocketed* 86.1% in just 27 days...
- **Company "B,"** recommended June 13, 2000 *soared* 86.1% in 87 days...
- **Company "C,"** recommended May 17, 2000 *flew* 64.10% higher in just 36 days...
- **Company "D,"** recommended January 18, 2000 *jumped* 62.23% in just 42 days...
- **Company "E,"** recommended July 18, 2000 *surged* 28.21% in just 51 days!

My best picks? Not by a LONG shot! Here's MORE from the last 21 months:

- **Company "F,"** recommended April 19, 2000 *leapt* 30.45% in 92 days...
- **Company "G,"** recommended August 15, 2000 *shot* up 42.67% in 21 days...
- **Company "H,"** recommended September 12, 2000 *soared* 67.18% in 90 days...
- **Company "I,"** recommended February 15, 2000 *exploded* upward 75.44% in just 14 Days...
- **Company "J,"** recommended October 18, 2000 *gained* 35.00% in 74 days...
- **Company "K,"** recommended January 15, 2001 *jumped* 32.96% in 16 days.
- **Company "L,"** recommended February 13, 2001 *soared* 35.7% in 106 days.
- **Company "M,"** recommended March 13, 2001 *gained* 20.9% in 70 days.

Impressive? You'd better believe it. Especially when you consider that we earned those kinds of profits even while the Nasdaq was crashing!

➤ How do you stop the 18 wars and violent conflicts — raging around the world at this very moment — from spiraling out of control?

Make no mistake: Only one thing can prevent these militant extremists from bullying our allies, putting our energy supplies at risk, and threatening the entire world economy. And only one thing can make sure these wackos never detonate another weapon of mass destruction over the US again.

What is it? One word: F-E-A-R.

The US military has been gutted by nearly a decade of Clinton's ever-shrinking military budgets, combined with ever-expanding military adventures in Bosnia, Kosovo, Somalia, West Africa, and elsewhere.

Under the Clinton Administration, the US military suffered substantial declines in its strength, including a 17% reduction in attack aircraft... a 15% decline in naval battleship forces... and a 24% drop in the number of operational heavy bombers.

And so now, with the world suddenly more dangerous — and with the US military in sad shape — President Bush has no choice but to spend hundreds of billions to shore up our defenses.

Please turn

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URGENT TERRORISM BULLETIN

The terrorist strike
Washington GUARA
spending will go thr

Even before airliners crashed into the World Trade Center and the Pentagon, President Bush was planning to increase defense spending by more than $32 billion per year for the next four years.

Indeed, at the end of 2001, Bush signed a bill that increases military spending by 10.6% over 2001 — that includes $8.3 billion on missile defense — a 60% increase over 2001!

But that was before our intelligence services completely failed to detect the horrific terrorist plot that killed thousands in New York and Washington. Before the US declared war not only on terrorists, but on every nation that supports them or gives them refuge.

At 8:48 AM on September 11, all bets were off. Any chances the President's adversaries ever had of limiting defense expenditures went up in smoke.

And that's just the beginning: The President is also planning to divert billions of dollars of current resources into his drive for futuristic weaponry.

And that's precisely why, if you're looking for a locked-in trend with the power to double, triple, or even quadruple your money in 2002-2003, you couldn't do better than with the stocks I'm about to introduce you to.

Grow Richer Defending America!

My name is Sharon A. Parker, editor of the UnDiscovered Stocks service.

My job is to find great companies that have been overlooked or ignored by 99.9% of all investors — companies on the verge of major breakthroughs. That way, you can buy them while they're still cheap, just BEFORE Wall Street discovers them and drives their prices through the roof!

Logical — right? Absolutely. And here's proof:

My simple, but sure-footed approach handed us profits of up to 86.1% even DURING the great tech wreck of 2000-2001...

- Burr Brown, up 64.1%
- Andrx up, 50.4%
- TriQuint Semiconductor, up 66.6%
- Powerwave up, 70.4%
- Advanced Digital Information, up 79.3%
- Symantec, up 67.6%,
- MiniMed up 35.7%

Now, we're getting ready to do even better — with a tiny handful of little-known defense contractors that are about to come into a massive hundred-billion-dollar windfall in the coming Defense Spending Bonanza.

Right up front, there are three things you need to know about this opportunity:

1. This trend is absolutely irreversible. In fact, even before the war on terrorism, the President had already launched the largest waste-cutting campaign ever at the Pentagon in order to spend even MORE on these new weapons systems than Congress wanted to give him. Now Congress is behind him all the way!

2. This has the highest probability of success of any investment I've seen in a decade. There's no such thing as a 100% guarantee in any stock — but these stocks are just about as close as you can get, in my opinion. And in confusing times like these, that's saying a LOT!

3. You need to act quickly. Each of these companies is now a bargain — but when Wall Street discovers what I'm about to reveal, *Katie bar the door!!!*

s on New York and NTEE defense ough the roof!

No doubt about it: An obscene amount of money is about to make its way into the coffers of certain defense contractors.

You must be selective!

This time around however, the President won't be pouring money into the military across the board like President Reagan did.

Back then you could buy just about any defense stock and start counting your profits almost immediately. This time you'll have to be far more selective.

Buy the right defense stocks and you'll make out like a bandit. Buy the wrong ones and you'll be left out in the cold.

Whether the market sinks or soars, the coffers of cutting-edge companies that produce the latest, hottest weapons systems for the 21st century are going to be overflowing with money.

And if you own them before Wall Street's institutions discover them, you'll not only be helping to defend America, you'll also be profiting along the way.

I am absolutely convinced: We are going to clean up on these stocks — just like we did two years ago on biotech and wireless... and last year on healthcare.

Each time, we got in when the stocks were cheap. Each time we rode them to the top as Wall Street stampeded into these sectors. And each time, we took our profits and moved on while those stocks were up 79.3%... 67.6%... 64.1%... and MORE.

The only difference is, this time, I want you to get your share, too!

We'll get started together right now in this report. Plus, I want to rush you a FREE copy of my new *UnDiscovered Defense Diamonds Portfolio.* It's your complete guide to the 7 hottest — and still overlooked — defense stocks in existence.

In a moment, I'll invite you to send for my complete *UnDiscovered Defense Diamonds Portfolio* free of charge. But first, let's take a look at the best investments in the ONLY industry that now appears to be "GOVERNMENT GUARANTEED" to prosper in 2002 and beyond:

UNDISCOVERED DEFENSE DIAMOND #1: This Company Has Made Our Enemies' Rockets & Missiles OBSOLETE!

A fully armed rocket lifts off its launch pad and begins streaking towards a US military installation at speeds equal to that of a speeding bullet.

Within a few milliseconds, an all-new, ultra high-tech laser system detects the launch, locks onto the incoming rocket, fires a single burst of deadly laser light and zaps the missile right out of the sky.

This is not science fiction or a Hollywood fantasy. It's precisely what happened at 3:48 p.m., June 6, 2000, at the Army's Test Facility in White Sands, NM. And when the smoke cleared, a new era in defensive warfare had been born.

For the first time ever, a mobile, high-energy chemical laser weapon — named "THEL" by its creators — had destroyed an incoming supersonic rocket: A feat akin to hitting a single .357 Magnum bullet in mid air.

This demonstration was far more than just impressive. It was a dead give-away as to where a massive amount of new defense dollars will flow over the next 36 months and beyond: Into the coffers of TRW — the firm that developed that system.

Most people think TRW is just a big credit reporting agency. They're sadly mistaken. It's one of the 7 companies that is now leading the US mil-

Please turn

UnDiscovered Stocks - Weiss Research

itary into the 21st Century and the fight against terrorism. And it's the first big winner in your FREE copy of my *UnDiscovered Defense Diamonds Portfolio.*

Star Wars is BACK — And This Stock Is Set To Make You Rich, Rich, RICH!

As we've already seen, the Bush Administration is going to pour massive amounts of money into space-based missile defenses over the next four years. And a huge chunk of that windfall will go directly into companies that manufacture anti-missile laser systems.

And TRW is #1!

No doubt about it: TRW is about to get some of the fattest government contracts ever!

None of TRW's competitors — not even ONE — has successfully tested a space-based laser system. But TRW will soon prove that its THEL technology works as well in space as it does on earth. And when it does, every money manager on Wall Street is going to be desperate for every share of TRW stock they can lay their hands on. TRW stock is going to skyrocket!

TRW's new laser weapon system — IS the future for EVERY branch of the military!

Here are the reasons …

- ➤ It is relatively light and mobile.
- ➤ It can literally pick incoming supersonic objects out of the air.

Return of the Evil

Not since the days of Hitler, Mussolini, and Tojo have so many powerful nationalist movements threatened world peace — and the security of the United States.

In times like these, increased military spending isn't optional. To the contrary. And it's one of the few things investors can count on!

The Chinese have made it very clear that when it comes to Taiwan, the US will have only one choice. As Lt. General Xiong Guang Kai once famously noted, we can save Taiwan, or we can save Los Angeles.

An empty threat? Hardly. At this very moment, China has 20 ICBMs aimed directly at Los Angeles and other American cities — plus 300 M-9 and M-11 short-range ballistic missiles aimed at Taiwan — up from 20 just ten years ago. And they're adding 50 missiles a year.

Russia: 4,500 Nukes Still at the Ready

Take Russia. They have a hoard of 1,000 ICBMs with 4,500 nuclear warheads. And while it's unlikely Russia will ever use those ICBMs against the US, it's not out of the question that one or more of those ICBMs could simply disappear. In fact, it may have already happened.

US officials are especially worried about the new Russian SS-27 ICBM. The SS-27 has a range of 7,000 miles and the ability to carry up to seven warheads. But what's most frightening is that it can be made mobile and launched from a truck — meaning it could be slipped across a border with ease.

And with anti-American nationalism very strong in Russia, and dire economic straits engulfing the country, it's not too far-fetched to suggest that a few million dollars properly placed could land some terrorist one of the world's most advanced nuclear weapons!

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- It is 9,000% faster than the Patriot Missiles that we now use to "kill" enemy missiles.
- It is the perfect defensive weapon: A laser "shield" that makes our ships, aircraft, tanks, artillery — and even our infantry — invulnerable to enemy missiles! Indeed THEL is on standby should it be needed to defend our homeland.

It's only a matter of time until every US aircraft carrier, destroyer, missile cruiser, and submarine... every fighter, bomber, and transport... every tank and artillery unit, and every infantry installation and even field camp is protected by THEL.

And the US military isn't TRW's only customer for this amazing new technology.

Every one of our allies will demand them too. NATO... Israel... Taiwan... SEATO... Saudi Arabia... the MercoSur nations of South America... and more. In fact, many are already knocking on TRW's doors!

Impressed? We Haven't Even Scratched The Surface Yet!

Frankly, I'd own TRW even if THEL was ALL the company had going for it. Put simply, this one development alone is about to revolutionize the battlefield.

And TRW has a LOT more up its sleeve — like...

- **The World's Most Advanced Anti-Missile System:** On Saturday night, June 14, 2001, TRW helped make history during the successful missile defense test when its "Battle Management Command, Control, and Communications" (BMC3) products — the brains of the whole operation — performed flawlessly.

For the test, a modified nuclear missile was launched from Vandenburg Air Force Base in California. Shortly thereafter, an intercept missile, guided by TRW's intelligence, took off deep in the South Pacific, from Kwajalein Atoll in the Marshall Islands.

The two met in space, and the nuclear missile was obliterated. History was made as the prospects of an effective US missile defense shield suddenly became closer to reality.

- **Pilotless Fighters and Bombers:** A pilot taxis a fully loaded bomber out onto a runway in Saudi Arabia... executes a perfect take-off and bombing run and then returns the plane to its base. And he does it ALL

Please turn

Empire: Part II



In addition, North Korea now has ballistic missiles that can strike targets in North America... Iran will soon have an ICBM with a range of 3,000 miles... Iraq — which is believed to have had nuclear devices before the Gulf War, but no way to deliver them — now has its ballistic missile program back on track... and Libya, Syria, and Sudan are all now working on advanced missiles with the help of North Korea.

When you consider all this, PLUS the fact that there are more than 18 major wars and conflicts throughout the world that are now in danger of escalating into regional conflicts — you can see why President Bush is absolutely committed to shoring up America's sagging defenses.

And when he does, he'll make the companies I introduce you to — and their investors — the windfall of a lifetime!

UnDiscovered Stocks - Weiss Research

from a totally secure location thousands of miles away — even from a bunker in Omaha, Nebraska — without risking his own life for a single second of the mission.

Right now, this unmanned aerial vehicle not only exists — it logged more than 3,800 flight hours in reconnaissance missions during the Kosovo conflict and was credited with helping to end the conflict. Needless to say, the US military is chomping at the bit to get more of them.

➤ **"Unjammable" Lightning-Fast Computer Communications:** TRW has also developed unjammable satellite antennas that allow military forces anywhere on the planet to receive tactical information sent from space 30 times faster.

➤ **World's Fastest Microchips:** When the next-generation optic and wireless broadband systems are released, they'll be packed with TRW's microchips. Its amplifier chip is twice as powerful as anything on the market. And its "InP" chips are about two HUNDRED times faster than the fastest chips in any computer now on the market.

Let me say this in plain English: Without TRW's chips, US government satellites will become obsolete almost overnight. And fiber optic and wireless companies can't even survive — let alone compete — without TRW's revolutionary microchips!

➤ **And Much, MUCH More!**

I'll give you all the details about this outstanding company in your FREE copy of my *UnDiscovered Defense Diamonds Portfolio.*

Plus, I'll tell you precisely how much TRW stock you should buy now... how much you should pay... and even when you should sell.

Everything you need to turn this great opportunity into a real profit bonanza!

The Time To Buy This Stock Is NOW!

What do you think you'd have to pay for a $12 billion company that's about to be awarded some of the largest government defense contracts ever?

TRW is Than Just

In addition to giving America a shield against missile attack, TRW is also helping to build the car of the future: With technology that will make you both safer and richer!

While TRW is practically a sure thing thanks to future defense contracts, its value is magnified by its diversification into other fields that will also bring big profits. For example, its exciting automotive division has lots of stuff cooking.

Thanks to the advanced technology TRW provides to the automotive industry, the car of the future will be smarter, safer, and easier to handle. TRW is set to cash in with innovations that include:

- **A Stability Control system,** which takes information from anti-lock brakes, traction control, and other sensors and keeps the vehicle stable and going in the intended direction.
- **A radar-based cruise control system** that senses the presence of a car ahead of you and automatically keeps a safe distance.
- **Air bag systems** that use advanced sensors to tailor how each air bag inflates –

Before you answer, it's only fair to tell you that this company has DOUBLED its revenues since 1996.

And by the way... in addition to any gains in the stock price, you also get an annual dividend of about 2% per year — $0.70 per share.

But TRW has also just completed an expensive new plant for mass production of its world-

UnDiscovered Stocks - Weiss Research

MORE Defense!

depending on crash conditions, where occupants are in the car, how much they weigh, and their positions at the time of the crash.

The market for these technologies is measured in the billions of dollars. And TRW is aggressively building this part of their business. It recently completed the acquisition of Lucas-Varity, the world leader in anti-lock and friction brakes, and a major supplier of fuel injection and electronic systems.

By combining its technologies with LucasVarity's, TRW now can offer more complete products to a greater number of customers — in both the automotive and aerospace industries.

While the purchase cost TRW $6.8 billion, it came with $900 million in annual sales. That means TRW picked up this company at a bargain — only 7.6 times the sales Lucas brought into TRW in 2000.

As a result, TRW is now poised to become a leader in the automotive industry, offering complete systems that drastically improve the safety of vehicles.

Get the full story in my ***UnDiscovered Defense Diamonds Portfolio.*** See page 23 for details on how to get your FREE copy.

beating InP microchips. Construction costs lowered TRW's earnings, Wall Street overreacted giving you an excellent opportunity to scoop up its shares NOW!

I urge you: Send for the full story on this stock — and my proprietary strategy for maximizing your profits on TRW in your FREE copy of my *UnDiscovered Defense Diamonds Portfolio.*

I'm convinced that if you follow my strategy now with just $25,000, you'll see it grow to $50,000 in a short time, and as much as $100,000 in the months ahead.

...And TRW is just the first of seven explosive stocks you need to buy now...

UNDISCOVERED DEFENSE DIAMOND #2:

Pile Up Explosive Profits With The World's Largest Missile Manufacturer!

My second "Defense Diamond" is the world's #1 producer of anti-ballistic missile systems, air defense missiles, and ship self-defense systems.

You can take this to the bank: As the Pentagon steps up general defense spending in the wake of the WTC tragedy, this company is a dead cinch to reap billions and billions of dollars worth of new government contracts.

...And when President Bush's missile defense shield goes into production, it's going to make this company — and early bird investors — a windfall!

And this company is about a lot more than just missiles and missile defenses. It's one of the most diversified defense contractors around, with a strong presence in virtually every military defense product market!

Take a look...

➤ The company's Sensors and Electronics System division is a key supplier of radar, electronic warfare, infrared, laser, and Global Positioning System technologies to the US military...

➤ Its Command, Control, Communication and Information Systems division produces and deploys military air traffic control systems and Top Secret spy systems...

➤ Its Training and Services segment provides technical services, training programs, and logistics and base operations support throughout the United States and 22 other countries, and...

➤ Its Aviation Product subsidiary manufactures, markets, and supports piston-powered aircraft, jet props, and light and medium jets for the military — as well as for commercial airlines.

Continued on page 12

UnDiscovered Stocks - Weiss Research

Wars and Rumors of Wars

War, revolution, and civil strife have claimed the lives of millions in just the last few years. And millions more are threatened as the carnage continues worldwide:

1 **Afghanistan:** Even as the Taliban were falling, the real conflict was spreading: Thousands of al Qaeda fighters and their leaders escaped through Pakistan to Southeast Asia, East Africa, Europe and beyond. They are determined to come back another day, to do battle again in the places of their choosing, exploiting and fanning the fires already smoldering in the world's regional conflicts…

2 **Angola:** The death toll continues to mount as the military attempts to crush rebel forces. Thousands of Angolans have been forced to flee their homes, becoming refugees in their own country.

3 **Balkans:** Soon after the UN marched into Kosovo, the main theatre of war shifted to neighboring Macedonia, threatening to set off the third Balkan war in less than 10 years.

4-5 **Caucasus:** War threatens to engulf Armenia and Azerbaijan thanks to a 13-year-old territorial dispute. Leaders of both nations had hoped a summit meeting would settle the issue peacefully. But the meeting has now been postponed indefinitely.

6 **Chechnya and Russia:** Prime Minister Putin thought he had beaten this break-away republic into submission. But in the process, he had to obliterate the capital city Grozny, destroy the surrounding areas, and make Russia a target for Chechnyans and fellow muslims for decades to come. Now, Chechnyan terrorists have taken the war back to Russian soil. The allied victory in Afghanistan merely strengthens their resolve.

7 **Colombia:** An ongoing civil war has claimed the lives of 200,000 Colombians since 1964. Now, new peace talks have collapsed and a new wave of bombings and attacks have rocked the nation.

8 **Eritrea, Ethiopia and Somalia:** 6.5 million have been displaced by droughts and a two-year war between Eritrea and Ethiopia Somalia remains ruled by warlords just as it was when US force departed in haste over a decade ago They are hungry for support from a Qaeda; anxious for the "battles t end all battles."

9 **Indonesia:** Religious violenc between Muslims and Christian in Maluku has claimed the lives o more than 5,000 people and force 500,000 others to flee. Indepen dence movements in two othe islands continue to fester despite new president in power.

10 **Iraq:** The Bush Administra tion has sought an excus to attack, but has found none so fa Some advise the president to ac decisively now or face a far mor dangerous Saddam later. Other warn that an unprovoked attack o Baghdad will destroy our Ara alliances and provoke revolution throughout the Arab world. They' probably both right.

11 **Kashmir:** Both of the power fighting over Kashmir — Pakistan and India — have nuclea weapons. And worldwide terrorist will seek to exploit the conflict t their advantage.

"Make no mistake: Only one thing can prevent these militant extremists from bullying our allies, putting our energy supplies at risk and threatening the entire world economy."

"What is it? One word: F-E-A-R."

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12 Korean peninsula: Economic conditions in the North threaten to destabilize the entire region: Widespread famine — which has already killed more than one million North Koreans since 1994 — continues. Agricultural output continues to decline — falling 15 percent yearly — thanks to government mismanagement and a series of natural disasters. Fervent hopes of detente and a Germany-style reunification were totally dashed in 2001. President Bush has just named North Korea as part of the "axis of evil."

13 Middle East: The escalating violence threatens to tear apart America's fragile alliances with muslim states from Northwest Africa to the Persian Gulf. And right now, it is on the verge of exploding into an all-out warfare between Israelis and Palestinians.

14 Nigeria: With more than 200 ethnic groups vying for scarce resources in a sinking economy, new violence is erupting, especially in Nasarawa state, displacing more than 55,000.

15 Philippines: US forces have been rushed to Mindanao to help government forces eradicate Muslim separatist groups with reported ties to al Qaeda. But experts warn that the rebellion is like a cancer. Surgical removal of one group will only spread the disease to the broader Muslim population.

16 Sri Lanka: Civil war has wracked this South Asian nation of 19 million for more than 18 years, wrecking the economy and threatening to spread violence to South India. The Prime Minister narrowly escaped a bomb attack. Rebels took over large areas in the north of the island.

17 Sudan: Millions of Sudanese have been killed and millions more uprooted from their land, and had their way of life destroyed by escalating hostilities between the government and rebel forces in the south.

18 Tajikstan: A five-year civil war has claimed more than 100,000 lives, while shattering Tajikistan's infrastructure and economy.

... And until very recently, all this was called "peace time?" I dare not ask what full-scale war will be like!

President Bush is determined to do everything he can to make sure the American people — and our allies — are protected in the event that any one of these tinderboxes erupts into a broader conflict. The advanced weapons he's seeking will put billions into the coffers of the defense contractors you'll find in Sharon Parker's ***UnDiscovered Defense Diamonds Portfolio***. Turn to page 23 for your FREE copy.

UnDiscovered Stocks - Weiss Research

From page 9

This firm is already sitting on some fat new government contracts, including a $183 million contract from NASA to provide information technology services, and an $89 million contract from the US Army for 1,007 Stinger Block 1 missiles and equipment.

Now billions MORE are about to come pouring in. The company is already projecting a potential revenue increase of $5.3 billion over the next five years from missile defense alone. Billions more will pour in for other military projects.

And that's on top of Defense Diamond #2's already-impressive sales and profits!

The company just reported strong quarterly sales of $4 billion. Plus, the company is sitting on a colossal $26 billion backlog of orders!

Despite all this news, Defense Diamond #2 is trading for just $32 a share as I write this — a solid bargain if ever I saw one!

When Wall Street sees revenues soar in the next few months, you can expect a wild stampede into the stock — and you can expect to see it jump as much as 100% before the dust settles.

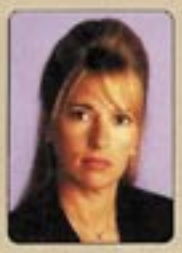
Just send for your FREE copy of my *UnDiscovered Defense Diamonds Portfolio* — and when it arrives, turn to Chapter two for everything you need to know to maximize your profits on this great stock — BEFORE this window of opportunity closes forever!

Thanks!

"I just want to say 'THANKS' for being so straightforward with what you think about a situation. You do not mince words and don't dilly dally with a lot of maybes."

— M.B., Jacksonville, FL

My personal contract with you:



No advertising deals.

My job is to separate the wheat from the chaff on Wall Street. Pure and simple. That's why I absolutely refuse to accept any kind of advertising for any stock or brokerage. When I recommend a stock, you know it's because — and ONLY because — it meets or exceeds my strict criteria and is one of the 12 best stocks you could own this year.

No B.S.

I'll always tell you exactly what I found out about every company I recommend. No fluff, no recycled press releases, and no copycat recommendations.

No conflicts of interest.

My staff and I have all signed legally binding agreements that prohibit us from owning stock in a company we're recommending. If any of them ever violates that agreement — even once — they will be fired on the spot. We'd love to invest in these companies ourselves. But the conflict of interest could skew our results, even kill the golden goose that I have developed for my subscribers.

No kickbacks or payoffs.

If anyone on my staff ever accepts a gift, money or a favor from a company I'm looking at — even so much as a free lunch — that person is history. They get their walking papers and are unceremoniously escorted to the nearest exit.

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UNDISCOVERED DEFENSE DIAMOND #3:

This Virtually Unknown High-Tech Sleeper is Potentially an Easy Double For You!

Defense Diamond #3 won't ever be a household name. But I believe it WILL be one of the biggest winners in the great Super Weapon Windfall of 2002 and beyond.

It doesn't build whiz-bang Star Wars gadgets. Not even one. But without the microscopic components this company makes, the US military would be thrown back into the days before there were jet engines, computers, or satellites.

Here's the key: Military hardware — from the smallest satellite phone to the most sophisticated military satellite — is crammed with microscopic resistors, capacitors, and other tiny "discrete" components, some barely bigger than the head of a pin.

And this company makes every one of them!

Defense Diamond #3 offers more than 600 of these essential electronics products. It is considered THE "one-stop shop" for electronic components found on circuit boards world-wide — and especially those found in missile systems, satellites, military equipment, spy systems ground-based communications, spacecraft, and airplanes.

While companies like Boeing, Lockheed, and other defense giants scratch, claw, and club each other for each new government contract, Defense Diamond #3 calmly sits back and supplies the winner with all the electronic components it needs — and laughs all the way to the bank!

Plus, AT&T, IBM, Motorola, Nortel, Nokia, Qualcomm, Samsung, Siemens, and Sony are in a life-and-death struggle for the hearts and minds of consumers. But no matter who wins, Defense Diamond #3 is going to get RICH selling its components to the winners — and so will its investors!

Likewise, when hundreds of billions of new defense dollars flow into this sector, Defense Diamond #3 is going to make out like a bandit, no matter WHO gets the contract!

Wow. Amazing!

"Thanks for your recommendation. Wow has this stock gone up. I'm really amazed with this company.

"Was just wondering if we should buy more or just hold our position. I'm really watching this and really enjoy your newsletter every month. I'm along for the ride and having lots of fun making money the name of the game.

"Thanks for your help."

— Kenny

This company is as close to a legal monopoly as you can get. In fact, last year, while nearly everyone else in the tech world was slashing prices, Defense Diamond #3 was actually able to boost its prices higher.

Result: It netted a bank-busting $518 million on $2.5 billion in sales — a 40% increase over the previous year.

And you're going to love this: Its net earnings skyrocketed 436%!

In a single YEAR!

In the middle of the worst technology slowdown in HISTORY!

Something else I like to see: Defense Diamond #3 has been slashing its long-term debt over the past few years — from $814 million in 1998, to a more modest $308 million at the end of last year — less than the $411 million the company maintains in cash reserves.

I can't believe the company's stock isn't already priced through the roof. Fortunately for us, the opposite is true.

This stock is hovering around $21 at this writing — about 23 times this years earnings

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estimates — and at a solid discount to what the average company in its sector sells for!

As a bonus, the company's key ratios — return on equity, return on assets, and return on investment — are about ten times those of its industry!

Once Wall Street recognizes: 1) How undervalued this stock is and 2) How much money this company will make in the coming defense spending bonanza, I doubt you'll be able to touch Defense Diamond #3's stock for less than TWICE today's price.

I urge you: Send for your FREE copy of my *UnDiscovered Defense Diamonds Portfolio* — and do it NOW, before the rest of the world discovers this amazing company and your window of opportunity closes!

Defense Diamond #3's Market is Exploding Across the Board...

One billion people will need devices that depend on the types of components this company sells!

Even better times are ahead for this company because demand for its components is destined to skyrocket. The US government's need for new high-tech spy, security, and defense systems alone is enough to ensure rising sales and profits for Defense Diamond #3 for years to come. And as President Bush has promised, he'll be sharing the new high-tech defensive technology with other allied nations as well!

For example, cellular phone sales have soared from 110 million units worldwide in 1997 to 405 million in 2000. It's estimated that sales will reach one billion units by 2003. That's a huge opportunity!

Better yet, the number of components in electronic items is increasing by leaps and bounds. For example, Intel's first Pentium processor



required 252 supporting components... the next generation, Pentium II, needed 345... the Pentium III requires 440 components... and the newest and most powerful Pentium 4 needs even more — great news for Defense Diamond #3!

And despite the decline in tech stocks, electronics are still spreading like a virus. For example, cars are turning into giant, rolling computers with complex electronic circuitry replacing mechanical functions. More and more cars and trucks are coming off the assembly line equipped with advanced safety systems, climate control systems, entertainment systems, communication systems, and built-in global positioning systems.

Plus, you'll soon see voice recognition systems, heads-up displays, night-vision windshields, tank leakage detection, and even "parking assistants" — standard on many models.

Result: Global usage of components in the automotive electronics market is expected to rise to 179 billion units in 2003. Meanwhile, electronics as a percentage of the total vehicle cost will increase from 25% in 2000 to as much as 44% by 2010.

In other words, the sky's the limit for Defense Diamond #3! Get the full story in my ***UnDiscovered Defense Diamonds Portfolio.*** Turn to page 23 for all the details on how to get your FREE copy.

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UNDISCOVERED DEFENSE DIAMOND #4:

A near-monopoly... its #1 client is the world's biggest spender (the US Pentagon)... massive new contracts are headed its way... AND YOU CAN STILL GET IT FOR HALF-OFF!

This company is the military's ONLY source for many of its all-important intelligence hardware, and communications products.

Defense Diamond #4 is already sitting on four new contracts — two each from the Navy and NASA — worth $250 million, and when the Bush anti-terrorist dollars start flowing, this company and its investors are going to clean up!

PLUS, the company has four other high-tech divisions raking in terrific profits and helping make this company a sure-fire winner. As a result, over the last four years, revenues have quadrupled.

Best of all, this stock is a steal!

In 2000, a handful of unscrupulous short-sellers — facing big losses due to the company's rapidly rising stock price — posted vicious lies about the company on the Internet, claiming that it was in trouble. The rumors were 100% false, but investors panicked anyway, and the stock's price collapsed.

... And as I write this, the stock is STILL a whopping 60% below its all-time high!

But you're going to have to hurry on this one.

Right now, only 9 out of 8,000 Wall Street analysts even follow this stock. But, the minute news of its upcoming defense contracts leaks out — and once the rest of Wall Street realizes how CHEAP it is — you're going to see money managers and major investors in a panic to own this company.

Plunk a $25,000 grubstake into this stock and you'll see it more than double to its old highs overnight... and after that, the sky's the limit!

I'd Follow You Anywhere!

"I've been in the stock market game for about 10 years now, and have done quite well. But I joined your newsletter mainly because you were a woman, and I figured in a mostly man dominated field, you would have to do well to stay in business.

"Well, I was right, and you have done very well for me. I am more than pleased!

"Heck, I made enough on BBRC this week to follow you anywhere."

— B.L., Rochester, NH

As exciting as these Defense Diamonds are, they're just the first of 7 you need to move on now!

So far, we've looked at four great ways to cash in on the great defense spending bonanza of 2002 and beyond.

If you want to make money in stocks in 2002, these four stocks are a great place to start.

Each one is virtually guaranteed a big chunk of the coming defense spending bonanza. Each one is too often overlooked or even undiscovered by major Wall Street institutions.

Each one is likely to double, triple, possibly quadruple as skyrocketing defense spending floods their coffers.

And each one is described in full in your FREE copy of my *UnDiscovered Defense Diamonds Portfolio.*

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PLUS, you'll discover...

UNDISCOVERED DEFENSE DIAMOND #5:
Without the ammunition, weapons systems, and rocket engines this company makes, Boeing and Lockheed Martin are dead in the water!

This company was recently awarded a $7.5 million contract for production of launch tubes for the Javelin Anti-Tank Weapon System (This four-year contract will probably be worth close to $27 million at completion).

In addition, the company inked a $34 million deal with Boeing to produce the rocket engines and warheads for England's Brimstone anti-armor missile system.

Those contracts come on the heels of similar multi-million dollar deals with the US Army, the US Navy, Canada's SNC Technologies, and Greece's Hellenic Arms Industry.

In simple terms, the company already has enough clients to keep it busy for years — and that's BEFORE the Pentagon even begins to unlimber its wallet!

Sharon A. Parker piled up to 86.1% profits on tech stocks during the worst tech wreck in history with amazingly accurate calls like these:



By Jeff Manera, Staff Writer

On October 18, 2000 — in the midst of one of the worst tech stock declines in history — Ms. Parker urged her readers to buy Symantec (SYMC) at $40 per share.

A bad call? Hardly! Although other tech stocks fell, Symantec jumped by more than 67% by the end of April, 2001!

Then, on May 1st, Ms. Parker mailed a flash alert to all subscribers, urging them to immediately grab profits on one-half of their positions. So while other tech investors were still licking their wounds, Ms. Parker's clients were actually pocketing 7-month profits of 67%!

Two weeks later, Ms. Parker locked in subscribers' profits on their remaining Symantec shares by placing a stop-loss order at $61. And by June 14, her clients walked away with another $21-per-share profit.

Impressive? That's not the half of it!

This is just one example of why Ms. Parker towers head and shoulders above nearly all other advisers and analysts: While her subscribers were safely on the sidelines with huge profits in the bag, almost every other analyst and adviser told their clients to hold Symantec, or even buy more.

Symantec issued an earnings warning, the stock plummeted to $38.90, and investors following those other advisers got creamed.

BOTTOM LINE: In this market, the only way to make profits is to TAKE profits. And Ms. Parker is the only one who puts this principal into practice for her subscribers every day.

That's precisely the kind of guidance that separates Ms. Parker from all others and has helped her earn subscribers up to 86.1% profits during the worst tech crash in history.

If she can do that well when stocks are crashing, just imagine how much money she'll make you as they recover in the months ahead!

I urge you to say "YES" to the generous risk-free offer in the enclosed report. Dial **TOLL FREE 1-800-711-4090** right away!

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No wonder revenues are expected to soar this fiscal year with earnings up over 16%. Buy this stock NOW and get set for double-digit profits.

UNDISCOVERED DEFENSE DIAMOND #6:

This company's putting GPS systems on ARTILLERY SHELLS!

You know about handheld Global Positioning System (GPS) devices. They'll tell you within a few feet exactly where you are on the planet.

This company applies the same idea to artillery shells and rockets. It makes GPS antennas that can be built right into each artillery round. Once a missile is launched, it can relay its precise flight position to soldiers on the ground — even if they're being launched remotely from hundreds of miles away.

That offers a huge advantage to ground forces, especially in rough terrain. No more guessing about where a round landed, or how much wind correction it needs. These missiles can now be targeted with deadly precision.

Needless to say, everyone in uniform — with the exception of the Boy Scouts — is clamoring for these advanced weapons:

➤ **Army:** The company will build more than 171,000 antennas for the US Army, which is now dismantling its "dumb" rockets to make way for GPS-equipped rockets.

➤ **Air Force:** The company has a contract to provide anti-jam GPS antennas for 1,156 next-generation Air Force cruise missiles.

➤ **Navy:** The company is providing GPS antennas to the US Navy for more than 1,300 of its Tactical Tomahawk Missiles. But that's just the tip of the iceberg. The US has literally hundreds of thousands of rockets and missiles in inventory. Soon, this company will be showered with cash as it scrambles to upgrade all the artillery shells, rockets, and cruise missiles with this new GPS technology!

➤ AND MORE!

Please turn

Why They Call Me America's Most Cautious Stock Picker

Not too long ago, I heard about a telecommunications company that was selling at a big discount, but was supposedly on the verge of some major announcements that would affect its stock value. Everything looked so good on paper; I must admit that I was tempted to cancel my visit to the company and recommend it sight-unseen.

Fortunately, I've made the commitment to inspect each company I recommend first-hand. And it pays off — big time! The company's president and the CEO were as nervous as cats on a hot tin roof. They couldn't seem to look us in the eye. We never got a straight answer out of either of them.

Even after our meeting with these top executives, we called the company's Investor Relations Representative with a couple more rather pointed questions — and he wouldn't return our calls.

That was the final straw! There was no way I could recommend the stock — no matter how good it looked on paper.

Sure enough, a slew of negative news soon began oozing out: The company inexplicably delayed publishing its quarterly report… its auditor, Ernst and Young, suddenly resigned without explanation… six major investors filed lawsuits claiming the company had lied about a previous acquisition… the company defaulted on its stock registration program… the company's president dumped 100,000 shares of his stock and resigned from the board.

The moral of the story is this: You wouldn't buy a used car without test driving it… or a refrigerator without seeing it… so why on earth would anyone buy shares in a company sight unseen?

I won't — and when you join me in **UnDiscovered Stocks** I won't let you, either!

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Join me for 2 years, and I'll DOUBLE your profit potential



You've seen how we'll strike it rich in the defense spending bonanza! Join me for two years, and I'll also help you strike it rich on the greatest biotech breakthroughs of 2002:

Biotech Breakthrough #1: Without the proteins this company makes, the human genome project would be impossible! A sure quadruple!

Biotech Breakthrough #2: This little-known company is about to unveil the most potent antibiotic in history — the ultimate weapon against the epidemic of drug-resistant bacteria sweeping the globe. Buy it now and you'll be getting a multi-billion-dollar drug superstar for peanuts!

Biotech Breakthrough #3: At his last company, this "Bill Gates of Biotech" turned every $10,000 of investors' money into $823,400! Now, he's getting ready to do it again — with a new company that is at the absolute epicenter of the genomics revolution.

Biotech Breakthrough #4: From near-zero to $8 billion in no time flat! This little-known company is about to grab the lion's share of expiring patents on the world's biggest selling drugs.

Biotech Breakthrough #5: This little-known biotech is about to seize a sizable chunk of the $4 billion market for one of the world's biggest selling drugs! This company has developed an ingenious method of tweaking human cells so they actually produce drugs inside the human body. A true windfall for early-bird investors!

I urge you — do NOT miss out on these grand-slam home-runs for 2002: Dial TOLL-FREE 1-800-711-4090 NOW or mail the enclosed FREE GIFT CERTIFICATE TODAY!

Let Me Rush You My Complete UnDiscovered Defense Diamonds Portfolio — A $207 Value — FREE!

Normally, my intelligence reports on undiscovered high-tech stocks are available to a select handful of my clients for $29 each — more than $200 for the full set.

Each report is a detailed analysis and thorough examination of each company... inside intelligence on upcoming developments sure to catapult the stock into the stratosphere... even what to pay for each stock and how many shares I recommend adding to your portfolio.

But I've arranged a much better deal for you:

All 7 detailed intelligence reports on my favorite defense technology stocks — my entire *UnDiscovered Defense Diamonds Portfolio* are yours FREE, just for accepting a risk-free trial to my monthly UnDiscovered Stocks service!

Plus, when you join my UnDiscovered Stocks service, I also rush all this to you every month from now on...

➤ **You get one NEW, undiscovered stock every 30 days:** Each one will either be undiscovered or out of favor on Wall Street... selling at a significant discount to its true value... AND on the verge of a major development that will trigger an impressive short-term increase in share price.

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Each stock has passed my tough fundamental screens with flying colors.

That's the kind of thorough research and analysis it takes to pick stocks that can double, triple, or even quadruple your money in short order!

➤ **You get continuing guidance on every stock I recommend:** I give you clear-cut "buy," "hold," and "sell" signals each month so you know exactly what to do.

➤ **You get unlimited Flash Alerts by email or first class mail when events warrant:** Whenever you need to act quickly between regular issues of UnDiscovered Stocks, whether it's once a year or 52 times a year — I'll fire off a special Flash Alert by email or first class mail (your choice) just to make sure you won't miss out.

➤ **And much, much MORE.**

In short, I give you specific, actionable, and VERY, VERY PROFITABLE trading advice so that you can convert these great discoveries into REAL wealth month after month!

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- Daily updates and our take on the breaking news and events covering the stocks we recommend...
- Maintain your portfolio — all online!



"Many less powerful websites charge $35 per month — $420 per year — for less powerful tools. But with UNDISCOVERED STOCKS, they're yours ABSOLUTELY FREE."

You must be delighted with the money I make you or you may cancel at anytime — right up until your last issue. I'll rush you a full refund, and you can keep everything I've sent you in the meantime without cost or further obligation.

There Are Thousands To Be Made Same — With These Overlooked Defense Contractors: Let's Do It Together!

There's no big secret to growing rich during the Bush defense buildup. It really is simple: Just find the stocks that will benefit the most BEFORE big mutual fund money managers... before the trillion-dollar hedge funds... before Wall Street's biggest brokers.

Please turn

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Just do that — and you can't help but grow your money in record time.

I want to introduce you to these companies now — in your 7 FREE investigative reports that comprise my *UnDiscovered Defense Diamonds Portfolio.* I'll also introduce you to one new, undiscovered stock on the verge of a major development in monthly editions of my UnDiscovered Stocks service.

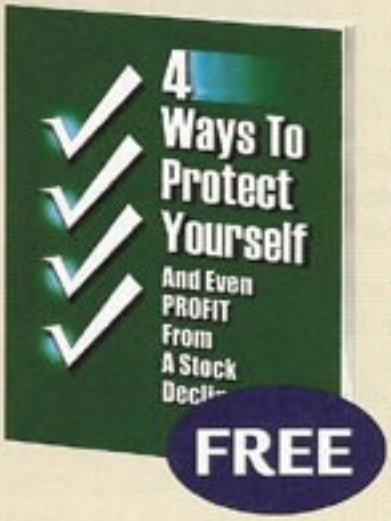
Please remember, this is a risk-free offer. You must be delighted with the profits we earn together, or I'll rush you a full refund and you can even keep my *UnDiscovered Defense Diamonds Portfolio* FREE.

If you act quickly, you'll get these TWO EXTRA BONUS GIFTS — FREE

Respond within 10 days and get this valuable gift — a $29 value — FREE

- Seven secrets that faultlessly guide you to stocks set to soar!
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- Three types of stocks nobody should ever buy — but just about everyone does…
- The biggest blunders value investors make. And four simple rules to keep your money growing safely.
- **And much MORE**





Respond now by dialing TOLL FREE 1-800-711-4090 and get this extra gift, TOO — a $29 value — FREE

- Best ways to use stop-loss orders without getting whipsawed on short-term dips…
- Three mutual funds that will actually make you richer in any market decline…
- Sharon A. Parker's personal strategy for piling up substantial profits using only the stocks of the world's most undervalued companies…
- **And much MORE**

This bonus gift may well save you thousands — and earn you tens of thousands in the months ahead. And it's yours FREE — when you join by calling **TOLL FREE 1-800-711-4090** NOW.

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I urge you: Send for your *UnDiscovered Defense Diamonds Portfolio* and your first edition of my UnDiscovered Stocks service now!

Sincerely,

Sharon A. Parker

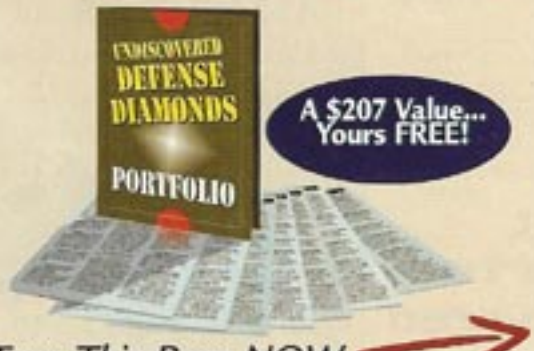
Sharon A. Parker
Editor, UnDiscovered Stocks

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P.P.S. Respond within the next 10 days, and my publisher will reward you with a FREE copy of my *Millionaire's Secret to Super Value Investing* — a $29 value — FREE, and *4 Ways to Protect Yourself and Even Profit From a Stock Decline* — a $29 value — FREE. Please see the enclosed FREE GIFT CERTIFICATE for details.

Remember: These stocks aren't going to sit around waiting for you. Please — send for your FREE portfolios right away!

Send For Your FREE Money Making Guide Right Away!



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41% Profit in Just 3 Weeks

"I followed your recommendation to sell last Friday.

"A profit of $16.81 or 41% in three weeks is very, very good news."
— G.F., Berkeley, CA

$700 Profit in My First 24 Hours With You

"I have been a member for less than 24 hours and have already made over $700 thanks to your detailed stock report.

"Thanks again and I am looking forward to your next issue."
— B.T., Cincinnati

I'm $65,000 Richer!

"Sherri, I started subscribing to UDS in October, 1999. I picked up some of your prior recommended stocks, including SUPG (at 28) and CBST at under 9. I really bought into the CBST story, bought quite a few shares, and stayed with it until your last Flash Alert.

"I exited with a $65,000 profit this week. Thanks again for your excellent newsletter.

"P.S. As you might have imagined, I just extended my subscription for two more years."
— A.W.B., Bonita Springs, FL

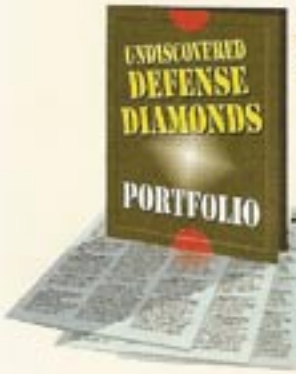
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"You really hit the jackpot with SUPG, CBST, and CACS, which I bought on your recommendations. Thanks."
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★ ★ ★ YOUR PERSONAL SECURITY BRIEFING ★ ★ ★

Why President Bush has NO CHOICE but to make these 7 defense firms — and their investors — RICH!

➤ **This company has made our enemies' rockets & missiles OBSOLETE.** Star Wars or not, this stock will make you rich, rich, RICH!... *PAGE 5, INSIDE*

➤ **Already a $5.3 billion defense spending winner with MORE to come.** The company behind your "fish finder" is also the world's largest missile manufacturer — and is set to be a big, BIG winner in the Pentagon's new defense spending sweepstakes!... *PAGE 12, INSIDE*

➤ **This company is putting GPS systems on ARTILLERY SHELLS!** Amazing, but true — and EXTREMELY PROFITABLE! Buy this stock now for a quick DOUBLE!... *PAGE 17, INSIDE*

➤ **Without this obscure firm, the entire US military would be thrown back into the "Stone Age" — before jet engines, computers, or satellites.** This company won't ever be a household name. But it WILL be one of the biggest winners in the great defense bonanza of 2002!... *PAGE 14, INSIDE*

➤ **A near-monopoly... its #1 client is the world's biggest spender (the US Pentagon)... massive new spy and intelligence contracts are headed its way... AND YOU CAN STILL GET IT FOR HALF-OFF!** Without the ammunition, weapons systems, and rocket engines this company makes, Boeing, Raytheon, and Lockheed Martin are dead in the water!... *PAGE 15, INSIDE*

URGENT TERRORISM BULLETIN: See Page 4 INSIDE

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500 PAGE SWIPE FILE

27 Strategies of Wall Street's Biggest Winners

When I took this assignment I knew it wouldn't be easy. First of all it was for Bloomberg, a mainstream company that provides hardware and software to investment brokerages. Up until this point the majority of my work was far more controversial.

They wanted something that would not offend their main stream brokerage clients, nothing cutting edge. Yet at the same time they wanted something with high visibility that would produce thousands of new subscribers to their magazine. (By the way, the man that appears on page 3 is now the Mayor of New York City)

While the package didn't hit a grand slam for me like many others have, it worked relatively well and the visibility it produced brought me assignments from major magazine publishers.

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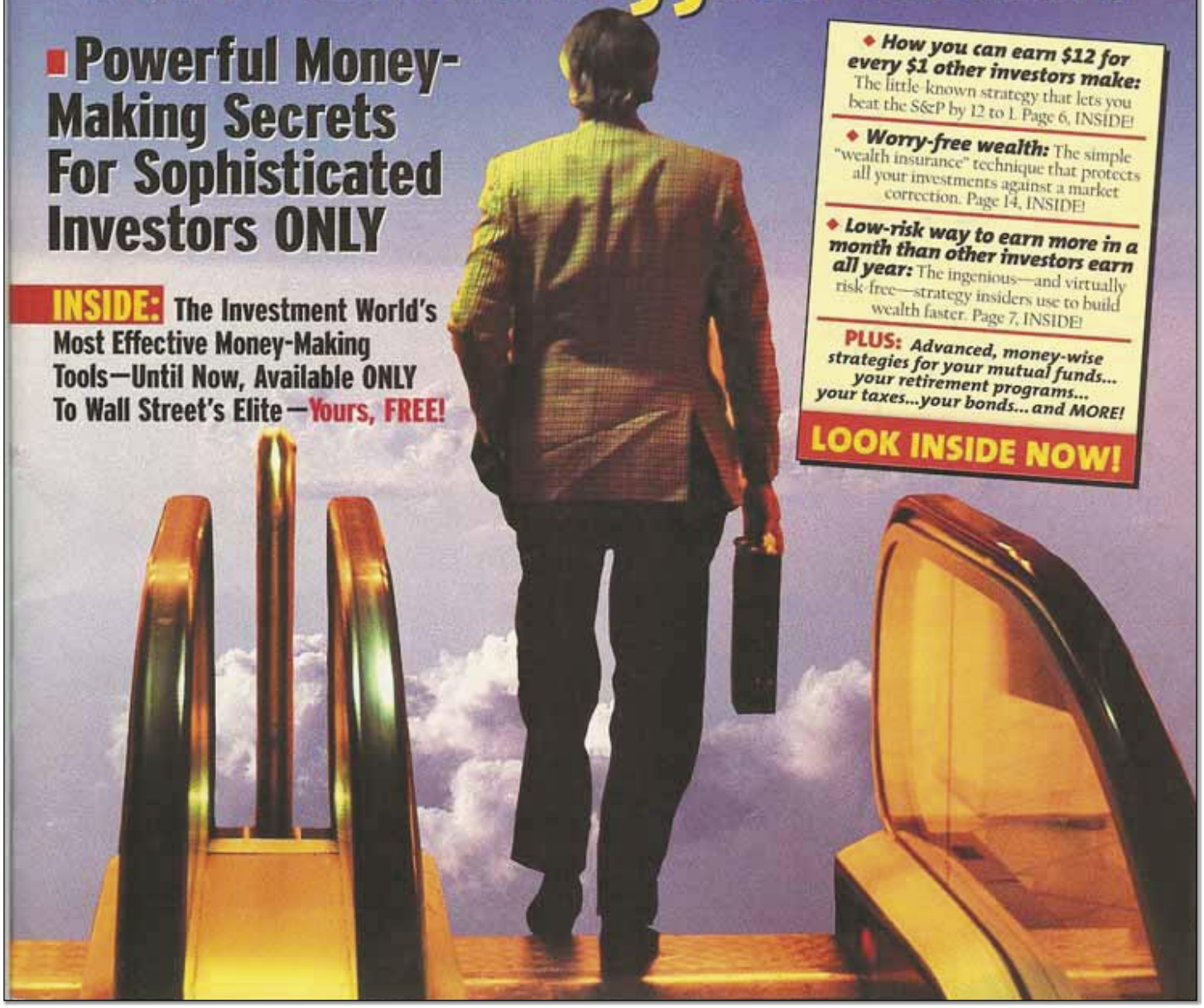
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- ***How you can earn $12 for every $1 other investors make:*** The little-known strategy that lets you beat the S&P by 12 to 1. Page 6, INSIDE!
- ***Worry-free wealth:*** The simple "wealth insurance" technique that protects all your investments against a market correction. Page 14, INSIDE!
- ***Low-risk way to earn more in a month than other investors earn all year:*** The ingenious—and virtually risk-free—strategy insiders use to build wealth faster. Page 7, INSIDE!

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8 **Cash in on the global boom:**
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12 **Retire tax-FREE:**
A little-known insurance strategy gives you a generous income while you pay absolutely no income taxes...

13 **Liability protection for $12 per month:**
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16 **Maximize your 401(k) contributions:**
Find out why new tax laws allow you to contribute more than ever to your 401(k) plan!...

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27 Secret Strategies of Wall Street's Biggest WINNERS

Powerful Money-Making Secrets for Sophisticated Investors ONLY

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by Michael R. Bloomberg,
Founder, Bloomberg Personal

In the next few moments, I'm going to give you a critical advantage over 99.9% of all other investors.

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Furthermore, I'm going to invite you to accept a valuable package of the investment world's most powerful money-making tools completely without cost or obligation.

More than 75,000 brokers, money managers, and top investors around the world pay up to $1,500 a month for these tools. But now you, too, can draw upon some of the same resources—FREE!

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Until now, only investment professionals had access to the tremendous power of Bloomberg—but now, thanks to our new BLOOMBERG PERSONAL magazine, you can too!

If you've ever wished you could know more about

(continued on page 5...)

Bloomberg Personal • Spring 1998

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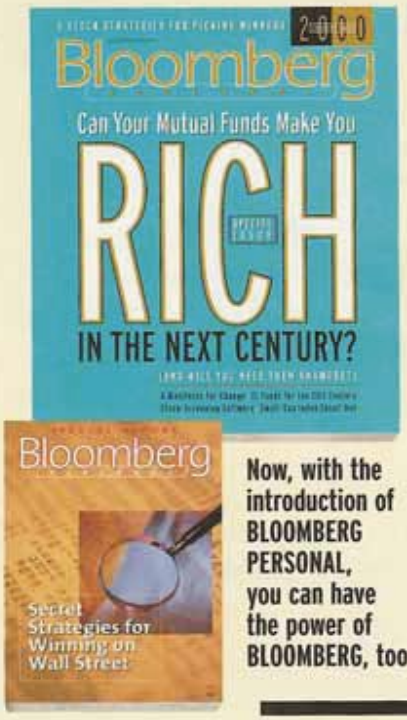
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(continued from page 3...)

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- Simple tricks for accurately measuring your portfolio's performance. Page 53
- How to provide rock-solid protection for your portfolio for a fraction of the cost of buying puts. Page 9
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SPECIAL EDITION

(...continued from page 5)

From up-to-the-minute analysis of the stock, bond, and commodities markets...to specific techniques for using options to hedge the market...

...*Secret Strategies* shows you how the world's top stock pickers and money managers consistently outperform the market by NOT allowing other people to do their homework for them.

PLUS, you get easy-to-follow, step-by-step instructions for tracking these giants in the investment industry as they select stocks, buy bonds, invest in government securities, and plan their estates.

For example...

The Virtually Risk-Free Way to Earn 13 Percent to 24 Percent a Year

Have you ever wanted to earn 1 percent to 2 percent per month on your money, with almost no risk?

Then the rarefied world of DRIPs arbitrage may be for you.

As you probably know, DRIPs (or dividend reinvestment plans) have been around a long time. But a little-known strategy lets investors with, say, $10,000 to $25,000 make an almost sure thing.

In approximately 100 DRIP plans, you can buy stock at discounts of up to 5 percent below the market price. You become an arbitrageur with DRIPs, playing off the difference between discount and market prices.

Here's how it works.

You enroll in a DRIP that offers a discount on optional cash investments. You purchase, at a discount, the maximum amount of stock permitted with optional cash

SECRET STRATEGY #7

You Can Outperform The S&P By 12 To 1!



It's no secret that the vast majority of traditionally managed mutual funds don't even beat the S&P 500. Over the long term, just 22 percent of funds do better than the S&P.

But in your FREE copy of *Secret Strategies*, you'll read about a simple strategy that has been proven to beat the S&P by 12 times.

The beauty of this strategy is its simplicity. Every year, you select a group of stocks with just three characteristics. Then from this group, you pick only those stocks that performed the best during the previous 12 months.

The results are absolutely astonishing.

If you had invested $10,000 in the S&P 40 years ago, you would have approximately $789,000 today. But the same amount invested using this simple, proven strategy would have resulted in your having $9.5 million today.

It's hard to believe that something so simple could be virtually unknown today. But in your FREE copy of *Secret Strategies*, you'll learn everything you need to put this strategy into practice. You'll learn which three characteristics to look for when analyzing stocks. And how to pick the right stocks from this group for your portfolio.

Plus you'll learn:

- ☐ The common mistake almost all mutual fund managers make... page 5.
- ☐ Why an individual investor can easily outperform Wall Street pros... page 5.
- ☐ What investors can learn from historical price data—and what they can't... page 4.
- ☐ Why P/E ratios are a poor indicator of future performance... page 4.
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payments, and then immediately sell the stock in the open market to capture the price differential.

Simple—right? Absolutely.

There are a few crucial rules to follow, though—and you'll discover them in your FREE copy of *Secret Strategies*. You'll learn exactly how to go about becoming a DRIPs arbitrageur. You'll learn...

- The type of DRIP that provides three times more opportunities to arbitrage...
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(continued on page 9...)

SECRET STRATEGY #9

How To Make Up To 30% A Year— And Actually Reduce Your Risk!

Most people who work with options simply buy puts. But there is a far less risky, and potentially more profitable, strategy that involves selling options on stocks you already own.

Only a handful of investors write covered calls. Many people don't know how to do it. But once you learn, it's easy. And selling calls not only reduces the underlying risk of holding a particular stock—it has the potential for big profits as well.

Here's how it works. You purchase stock in a strong company with a fairly stable price. Microsoft might be a good candidate. Let's say it's selling at $114.875. You buy 100 shares of Microsoft (MSFT) for $11,487.50 and simultaneously sell a call against this position. Each call represents the right to purchase 100 shares of stock at the specified strike price on or before a set expiration date.



You make the call's term about three months and choose the out-of-the-money price closest to the current stock price—$115 in this case, as strikes are generally set at $5 intervals. Recently, a call for this price and expiration date would have sold for around $800. If the price remained unchanged at the expiration date, the call would expire worthless. You thus make a 7 percent return on your money in just three months. Not only that, but you can immediately sell another call—for an additional $800. You can keep repeating this until your stock rises in price and you get called away.

Of course, two things can happen. One, Microsoft could rise in price and you get called away. If this happens, you "only" make your guaranteed profits. Or it could fall in value—in which case your selling of the calls reduces your risk in holding the stock.

This is merely one of the powerful "next level" strategies you'll learn about in your FREE copy of *Secret Strategies*. Turn to page 23 to find out how to get YOUR copy right now.

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SECRET STRATEGY #11



Cash in on the Global Boom

Buy shares of foreign companies directly through "no-load" American Depository Receipts (ADRs)

Many U.S. investors want to cash in on the super-profits being made today in foreign companies.

But only a few know how to go about it!

Luckily, it's never been easier to "go global"—even with highly profitable foreign companies not operating in the U.S. According to the Bank of New York, more than $345 billion worth of overseas stocks are now traded on U.S. exchanges.

Top Wall Street money managers know that foreign investments can supercharge a portfolio. That's why many believe that at least 10 percent of your portfolio should be in overseas investments. But until recently, most investors relied on international mutual funds, which often carry high costs.

But with American Depository Receipts (ADRs) or American Depository Shares (ADSs), the individual investor can now buy shares of foreign companies as easily as buying U.S. equities.

Not only that, but recently foreign companies have begun offering ADRs directly to the public, thus bypassing the costs of going through a broker.

Secret Strategies shows you how. You'll learn:

- ☐ How to buy ADRs directly from foreign companies cheaply and easily...
- ☐ 50 foreign companies that now offer direct purchase plans in the U.S....
- ☐ Toll-free numbers you can call that will help you arrange for direct purchase of ADRs...
- ☐ How to take advantage of dividend reinvestment plans (DRIPs) that let your foreign investments grow even faster...
- ☐ A quick method for researching foreign companies offering ADRs in the U.S....
- ☐ How to take advantage of currency fluctuations to make even more from your foreign investments...
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- ☐ **Check out this natural gas monopoly!** The world's largest gas company, Russia's Gazprom, is now on the market through American Depository Receipts.
- ☐ **What you need to know before investing in Japan.** The real reasons behind the Nikkei's poor performance.
- ☐ **Use WEBS to make a foreign connection.** Indexed country funds make it easy to invest overseas.
- ☐ **Profit from the Latin America boom!** Which Latin American companies post big earnings and are traded through ADRs.
- ☐ **Invest in the world's largest market!** How to get in on China's IPO mania with the Red Chip Index.
- ☐ **And much, much more!**

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(...continued from page 7)

Now you want to concentrate some of your money in a sector that will generate market-beating growth—such as health care or energy.

The problem? Sector funds often come with sky-high loads, management fees, substantial annual turnovers, and performance-deadening cash holdings. Fidelity's 35 sector funds, for example, sport 3 percent loads, an average expense ratio of 1.6 percent keep 12 percent of their portfolios in cash, and have a 140 percent annual turnover rate.

There's a better way: Do it yourself! You can easily assemble a mini-sector fund that mirrors exactly what the big boys are doing—only without the high fees.

In your FREE copy of *Secret Strategies*, you'll learn how to create your own funds in five sectors: energy, money management, food and agriculture, health care, and technology.

Plus, you'll learn simple strategies for creating a sector fund that outperforms the market and dramatically reduces costs.

Retire Richer!

Many professional couples today have two retirement plans—his and hers. While that sounds great in theory, getting the maximum value out of both policies can be complicated.

For one thing, 401(k) plans are often woefully underdiversified.

(continued on next page...)

SECRET STRATEGY #13

Never Pay Excessive Fees To A Mutual Fund Manager—Ever Again!

You get what you pay for, right? After all, a BMW costs more than a Subaru, and a mutual fund that delivers supercharged performance can justify bigger fees, right? RIGHT?



Wrong. Fund expenses make a huge difference in your bottom-line investment return. According to a new study found in your FREE copy of *Secret Strategies*, low-cost funds are much more likely to deliver above-average performance than are high-cost funds.

In fact, low-cost funds outperform high-cost ones in 13 of the 15 mutual fund categories tracked by Morningstar.

In other words, where funds are concerned, it pays to be cheap.

Management fees are escalating along with mutual fund investments. Investors dropped $248.9 billion into equity mutual funds in 1996—or 13 times the $19.1 billion that funds collected in 1990.

Most funds now charge a staggering 75 minimum basis points (0.75 percent of assets). And more and more are charging 12b-1 fees to cover marketing and advertising costs.

If you add to that the 1 percent of assets charged by fee-based financial planners, or the 1.5 percent charged annually by a brokerage-sponsored "wrap" program, you can easily lose up to 3 percent return each year—just in fees alone!

When you consider that the average fund posts only a real, after-tax, after-inflation rate of return of 2.5 percent, that means you're actually losing money on your funds.

The good news, of course, is that it doesn't have to be this way.

In your FREE copy of *Secret Strategies*, you'll discover a comprehensive list of mutual fund families with high returns that keep their expense ratios well below 0.94 percent. Some funds even charge as little as 0.25 percent. One charges just 0.06 percent.

This list provides figures for five-year load-adjusted returns, expense ratios, and toll-free telephone numbers. And it's yours FREE simply by mailing the FREE GIFT CERTIFICATE on page 23 of this magazine!

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SECRET STRATEGY #16

Stock Sells For $42.50. YOU Pay Only $40.00!



When Warren Buffett is bullish on a stock, do you think he just goes out and buys up however much of it he wants at the market price?

Of course not!

Buffett, arguably the greatest stock picker of all time, sets a price on his desires. He frequently writes a put option on a stock at a price near what he's willing to pay for it.

For example, in 1993 Berkshire Hathaway, his investment company, decided to increase its huge holdings in Coca-Cola. It named the price it was willing to pay and got paid for its trouble.

You can do the same thing. Let's say you think AT&T is a solid company that has fallen about as low as it's going to fall. It's selling at, say, 42½, but you're not willing to pay more than 40.

What you do is sell a put option for the stock at a strike price of 40. In other words, investors will pay you—for AT&T, about $100 or $1 per share—for the right to sell you shares of the stock at the price you want to pay.

Of course, if the stock only falls to 41, you don't get the stock, but you do get to keep your $100.

Pretty good deal, huh?

The only downside is that if AT&T falls below the strike price—to 38 or 37—then you're paying more than you would have to for the stock. But you thought the stock was a good buy at 40 and you get the stock you want.

And if you decide you don't want to buy AT&T before the expiration date, all you have to do is buy back your puts.

This is merely one of the high-powered investment strategies you'll learn about in your FREE copy of *Secret Strategies*.

Traditional defined-benefit corporate pension plans are forbidden by law to invest more than 10 percent of their assets in employer stock. But employer stock counts for a whopping 42 percent of 401(k) pension plan assets at 246 of the nation's biggest companies, according to a recent study.

It is simply not prudent for you to put so many pension eggs in one basket. If you have two retirement plans, however, you can make your choices carefully with an eye to safety and maximum growth.

In your FREE copy of *Secret Strategies*, you'll learn more easy tips for getting the most out of a dual-pension situation. You'll learn...

- How to make sure you have the right mix of corporate and government bonds...
- Which criteria to use when considering funding one plan more than another...
- What to ask your company about your retirement plan...
- Which tax breaks you should look for and take advantage of...
- And much more!

What Nobody Tells You About Medical Savings Accounts!

While the country was debating health-care reform a few years back, no one paid closer attention than the self-employed. That's because self-employed professionals and small-business owners feel the pain of health-care costs more than anyone else. Their premiums are sky-high and they pay for most expenses out of pocket.

But now the government has an idea it thinks will make a difference: a Medical Savings Account (MSA), a tax-advantaged health-insurance program for self-employed people and workers at small businesses. Congress has approved the program as a four-year experiment.

The plan is basically a variation of what most self-employed people do already: It combines a high-deductible policy with a savings account for out-of-pocket expenses. But here's the catch: You get a tax deduction for money contributed to the account each year. You pay your medical bills out of that account.

There are, of course, restrictions. For one thing, only 750,000 people total will be allowed to participate in the experiment. Second, the government sets limits on the total out-of-pocket medical expenses it will allow to be deductible ($3,000 per person, $5,500 per family). And there is a 15 percent penalty on any amounts withdrawn for

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non-medical purposes.

The big question, though, is this: Is an MSA right for you? To find out more about it, send for your FREE copy of *Secret Strategies* now!

The Right Way and the Wrong Way to Hold Cash

Hard as it may be to believe, there is an investment that's absolutely guaranteed to make you money in both good and bad financial markets. It's called...cash.

But before you go stuff a mattress with pictures of U.S. presidents, understand this: Cash has many proxies, and it's important to know the differences among them. The way you hold cash is as important as how much you have—taxable and tax-free money-market funds, Treasury bills, CDs, corporate- and government-issued commercial paper, old-fashioned savings account.

Naturally, cash doesn't beat stock market returns. It doesn't even come close. Everyone knows the charts that show how, over a 70-year period, money invested in large-cap stocks made an average annual return of 12.5 percent compared with just 3.7 percent in Treasury bills.

But what those charts don't tell you is this: In many periods during the last 70 years, short-term Treasuries actually topped equities. During the soaring market of the last few years, it's easy to forget that in 1994, Treasury bills moved up 3.9 percent compared with the S&P's paltry 1.3 percent. And you must remember that from 1966 to 1983, the stock market, adjusted for inflation, was a one-way toboggan ride downhill.



In your FREE copy of *Secret Strategies*, you'll learn the solid reasons for including cash equivalents as part of a general diversification plan. You'll find out practical guidelines for putting at least some of your money in cash investments. And you'll know how to evaluate the proper mix of cash equivalents for each of your savings goals.

SECRET STRATEGY #19

The New Super Bonds: Immune to the Ravages of Inflation

Here's a TIP to ask your broker about. A brand-new Treasury inflation-protected (TIP) note has swept through Wall Street. Mutual fund managers have gobbled them up by the boat load. But are they right for you? Is the cost you pay in coupon rate and taxes offset by the hedge you get against inflation?

The answer is: Yes.

In your FREE copy of *Secret Strategies*, you'll find out why TIPs outperform most other Treasury issues—including a plain 10-year Treasury and 20 consecutive six-month T-bills. Plus, you'll learn how you can purchase these exciting new issues—including the names of brand-new funds that make these bonds part of their core holdings.

Turn to page 23 to find out how you can get your FREE copy of *Secret Strategies*.



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(continued on next page...)

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SECRET STRATEGY #22

Retire TAX-FREE

New strategies with variable life policies eliminate income taxes

How would you like to receive 100 percent of your retirement income TAX-FREE?

No, you don't have to move to Honduras and renounce your U.S. citizenship. All you need to do is a little advance planning.

Many upper-income investors are taking a second look at variable life insurance policies largely because of the retirement tax ramifications.

Unlike IRAs or annuities, variable life insurance policies are not subject to a 10 percent withdrawal penalty before age 59½. Nor do they use the LIFO—last in, first out—method of accounting. All of your principal comes out first, then your earnings. Finally, and most important, you can borrow money against the cash value of the policy tax-free.

It is this last feature that makes variable life so attractive as a retirement vehicle. Let's say you're 40 years old and considering paying $10,985 per year into an annuity versus paying the same amount into a $250,000 variable life policy. Both investments earn 10 percent per year for 10 years.



At age 65, the annuity would have a cash value of $578,133, versus $549,749 for the variable life. Both investments would produce similar annual incomes for 20 years—$49,706.28 for the annuity, $49,526 for the insurance policy.

But almost all of the annuity income would be fully taxable, leaving you with only $36,449. The variable life policy would bring you $49,526 per year for 20 years in tax-free loans—and still have a death benefit of $212,983!

The annuity would pay out $728,986 over 20 years, but the variable life policy would end up paying out $1,203,506, including the death benefit.

This is just one example of the bottom-line advice you'll receive in every issue of BLOOMBERG PERSONAL. Turn to page 23 to see how you can receive your RISK-FREE sample issue and FREE copy of *Secret Strategies*!

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SECRET STRATEGY #24

Bulletproof Legal Protection: Just $12 Per Month!

It could happen to you. A second's distraction on the car phone and you pile into a school bus. Or your kid smashes a baseball through an elderly neighbor's window and she suffers a stroke.

In today's litigious society, it doesn't matter if you were at fault or not. Lawsuits come when you least expect them. And if you've got money, there's a lawyer out there who wants it. All of it.

If you have any kind of net worth at all, you need catastrophe insurance—otherwise known as liability insurance.

Even though this type of insurance is readily available and relatively cheap, a surprising number of high-income earners don't have it. They rely on their auto and homeowner policies to protect them. But with minimum levels of $300,000 and $100,000 respectively, such policies don't begin to provide adequate protection.

That's where a personal umbrella liability policy comes in.

Umbrella insurance picks up where homeowners and auto liability coverage leave off. For example, a $1 million umbrella policy would raise your total protection from perhaps $300,000 to $1.3 million. Higher amounts are also available, sold in increments of $1 million.



Once thought to be primarily for the wealthy, today more than 7 million Americans carry umbrella policies.

Best of all, such protection is cheap. A $1 million policy costs between $150 and $300 per year.

In your FREE copy of *Secret Strategies*, you'll learn the questions to ask when considering an umbrella policy. For example:

- ☐ Does your policy cover non-owned automobiles and recreational vehicles?
- ☐ What about uninsured or underinsured motorists?
- ☐ What about business pursuits?
- ☐ What type of personal injuries does the policy cover?
- ☐ Does the policy provide protection for slander, libel, defamation, or wrongful-eviction suits?
- ☐ Which family members are covered?
- ☐ What about suits brought outside the U.S., particularly in Mexico or the Caribbean?
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(continued on next page...)

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SECRET STRATEGY #25

How To Make Your Portfolio A Fortress Of Security

Picture this: One day you wake up, turn on CNN, and see the U.S. stock market has tanked. It's dropped 20 percent or more. All your friends, everyone you know, is going nuts as a quarter of their net worth flies out the window.



But you just *smile*. Because you took the few simple, easy steps you learned in SECRET STRATEGIES FOR WINNING ON WALL STREET, your portfolio is barely touched by a stock crash. In fact, you may even have a tidy profit.

People routinely pay for health insurance, fire insurance, and life insurance. But very few people bother to insure their most valuable asset—their portfolio!

That's where options come in. Unsophisticated investors view options as pure speculating, but the pros know they are one of the most powerful hedges there is against sudden stock market declines. Done correctly, investing in options can make your portfolio virtually immune to big drops in the Dow.

One strategy simply involves buying index put options on the S&P 500. This is expensive (around $2,200 for each put), but the profits and thus the protection are enormous if the market drops dramatically.

A far less expensive strategy uses what are called "bear spreads," which combine long and short put positions. In other words, you *buy* puts with one strike price and simultaneously *sell* others with the same expiration date but a lower strike. The sales offset the costs of the buys, and thus your total outlay for a spread is only a fraction of what it is for a pure put.

For example, let's say you sell 790 S&P puts and buy 800s. The difference between the prices of these contracts is, say, $3, so your total cost is just $300 for the spread. You could buy seven of these spreads for the cost of *one* pure put. If the index drops from 800 to 790, or 1.25 percent, the value of each spread rises to $10. You make a profit of $4,900 (seven spreads times $700 net each).

Unless the market drops past 729, or 8.9 percent, the spread is a better strategy—and a lot cheaper.

But that's merely one option strategy you'll read about in your FREE copy of SECRET STRATEGIES FOR WINNING ON WALL STREET. You'll also learn:

- When to use a buy-write strategy... page 10.
- When to exercise an option... page 8.
- How to make money whether a stock goes up or down by using a "strangle"... page 7.
- And much, much more!

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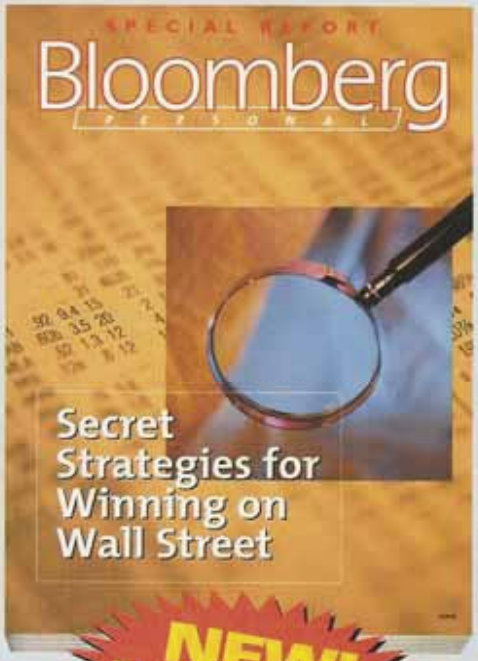
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Secrets For Smarter, Safer, More Profitable Investing

Simple, proven investment techniques Wall Street pros use every day: See them all WITHOUT risk or obligation!

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SECRET STRATEGY #27

New Law Lets You Contribute More To Your 401(k) Plan



High-income employees of big companies often end up losing out because of IRS 401(k) anti-discrimination tests. The anti-discrimination tests sometimes mean that if you make $65,000 you can save up to $9,500 per year, but if you make $85,000 you're limited to just $5,100.

There is a way around this dilemma. Under a law passed in 1996, your 401(k) plan may be able to claim exemption from discrimination tests starting in 1999, if your employer's contributions are generous enough.

A simple, inexpensive way around these tests is with a 401(k) excess or "nonqualified" plan. Labor Department guidelines restrict non-qualified plans to "select management or highly compensated employees." What's the cutoff? It depends on the company. Some limit eligibility to executives earning more than $100,000 per year, others admit anyone earning more than $66,000. An off-the-shelf plan document only costs a couple of thousand dollars and the plan itself is very easy for your company to set up.

More Investment Choices

Beyond the issue of how much you may contribute to your 401(k) plan, recent changes in the law now give you more investment options than ever before. By making use of a retirement plan device called a "window," companies can now allow you to take more control over how your retirement funds are invested. The way it works is that companies offer employees a plain vanilla menu of, say, six mutual funds, but also give them a "window" to either a larger menu of aggressive funds or even to a self-directed brokerage account.

In your FREE copy of SECRET STRATEGIES FOR WINNING ON WALL STREET, you'll learn more about how to make sure you get the most out of your 401(k) plan. You'll read about:

- The "carrot" you can offer your company to encourage them to include an investment window in your plan... page 45.
- The difference between a secular trust and a "rabbi trust" holding retirement funds—and why you need to know the difference... page 45.
- **And much more.**

"Make sure your high income doesn't prevent you from contributing the maximum possible amount to your 401(k)!"

(...continued from page 14)

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—*R.G., New Hope, PA*

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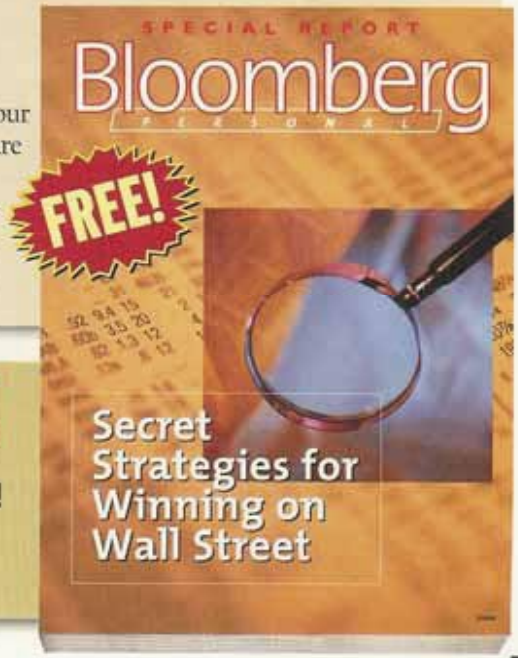
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- **Merrill Lynch small-cap-stock analyst Satya Pradhuman** looks at the stunning performance of small-caps versus the blue chips...
- **Franklin Mutual Advisors CEO Michael Price** talks about value investing, the markets, and his family of funds...
- **Morgan Stanley Asset Management director Kurt Feuerman** reveals which fundamentals you should be looking at—and gives you his recent stock picks...
- **Oppenheimer Funds researcher Robert Doll** tells you why he thinks many of the very best investment opportunities are overseas...
- **PBHG fund manager Gary Pilgrim** outlines the factors he thinks might bring on a bear market...
- **Robertson, Stephens analyst Dan Klesken** levels with you about the outlook for the semiconductor industry...
- **I/B/E/S International VP Bill Quinn** gives you his inside perspective on U.S. corporate earnings and how to use that information to evaluate stocks...
- **And much, much more!**



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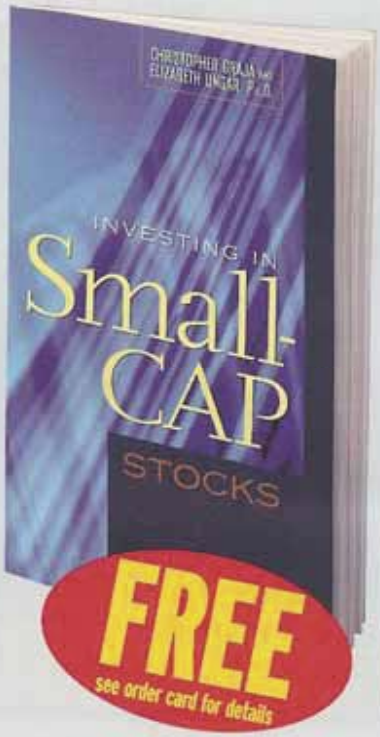
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Cash in on the Small-Cap Bonanza

Mail the FREE GIFT CERTIFICATE on page 23 of this magazine now, and you also qualify to receive this extra bonus:

How Professional Money Managers Make Fortunes Investing in Small-Cap Stocks



Written by BLOOMBERG PERSONAL editors Christopher Graja and Elizabeth Ungar, Ph.D., two of the leading authorities on small-cap investing, this book is a step-by-step guide through the immensely profitable world of investing in small, high-growth companies.

You'll quickly learn how to...

- **Get Higher Returns:** Small stocks have offered better returns over the past 70 years than any investment except loans to new businesses! Page 7
- **Maximize the Individual Investor's Edge:** How you can have BIG advantages that mutual fund managers and other institutional investors do not. Page 14
- **Learn Which Small Caps Are Best:** The differences between mid-, small-, and microcap stocks...and which perform the best over the long term. Page 18
- **Master Investment Strategies That Work:** Learn which investment strategy is right for your life situation, investment goals, and degree of risk-tolerance. Page 34



- **Discover Great Bargains:** While each large-cap stock has an average of 22 full-time stock analysts following it, small-cap stocks often only have one or two. As a result, there are still hundreds of "undiscovered bargains" out there waiting for you. Page 22
- **Diversify Your Portfolio:** See how to assemble the ideal mix of small-cap stocks and other investments to provide maximum diversification. Page 28
- **Reduce Your Risk:** Small-cap stocks can actually reduce your risk during certain market cycles. Page 30
- **Become an Expert Stock Picker:** Use these 11 criteria when selecting small-cap growth stocks. Page 106
- **Make a Fortune in Microcaps:** Forty years ago, if you had invested just $10,000 in companies worth $25 million or less, you'd have $29 million today. Page 41
- **Keep Your Costs Low:** Find out the tricks for slashing commissions and avoiding high expense ratios. Page 46
- **Know When to Sell:** Learn what experts say are the best reasons to sell a small-cap stock. Page 100
- **Be Prepared for a Bear Market:** Use these strategies to make money even when the market is sliding downward. Page 67

- **And much more!**

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SUPERNET

This Supernet package may be the longest running control I've ever written for a financial newsletter. It mailed successfully for three years, during some really tough markets. By positioning the internet as being obsolete and announcing the new "Supernet," — which is based on fiber optic cable and is many times faster than the internet — this package captured prospects' attention in a powerful way.

It also seized on my prospect's frustration with how slow the internet can be and offered interesting news about the terabyte speeds possible over fiber optic cable.

The promotion was very simple inside, just two-color for a more newsy feel. However; we used a four-color simulated wrap on the outside to sell prospects on reading the promotion.

We were also fortunate to have an advisor with an excellent track record. Even at a time when the NASDAQ was exploding higher; Tony was beating the the averages by a considerable amount.

On page twelve, we demonstrate that this is not simply a twelve-issues-a-year deal. Subscribers would receive much, much more from us — 62 advisories per year.

On page fourteen, we take an early opportunity to show them everything that they are going to get. Quite often, the photograph showing all of the premiums and the other things that come along with a subscription doesn't appear until just inside the back cover — page 22 on a 24 page self mailer.

On page eighteen, instead of showing all of the products buyers get, we included testimonials from subscribers. This is an extremely important page in a direct mail promotion, as it faces the order form.

THE OLD INTERNET IS DEAD.

Get ready for windfall profits of 3,000%…5,000%…up to 7,500% and MORE with the all-new, blazingly-fast

SUPERNET

AMERICA'S #1
416% PROFITS Even During The Recent Tech-Wreck!



"Give me 36 months and I'll make you $1 million richer!"

Read the enclosed intelligence report now to discover the stocks that will turn a $20,000 grubstake into $200,000… $500,000…up to $1,000,000 *or even MORE!*

POST-CORRECTION UPDATE:

From Tony Sagami; the ONLY stockpicker who…

- **URGED CLIENTS TO "SELL ALL TECHS" at NASDAQ's exact top on March 25, 2000, and…**
- **GUIDED CLIENTS TO TECH-WRECK PROFITS OF 416% even as NASDAQ plunged 34.7% in March and April.**

Not a flash in the pan! Tony Sagami has…

- **DOUBLED his clients money every 2 1/2 years since 1993…**
- **BEAT THE S&P 500 & NASDAQ BY 4 TO 1 for 7 years straight.**

Dear fellow investor:

Think it's impossible to make $200,000… $500,000…up to $1 million or more on a $20,000 investment?

Try to tell that to investors who put $20,000 down on today's Internet giants!

- **YAHOO! jumped 3,471%:** And every $20,000 invested grew to $714,286…
- **America OnLine jumped 4,650%:** Every $20,000 grew to $950,000…
- **Microsoft jumped 5,900%:** Every $20,000 grew to $1.2 million…
- **EMC jumped 7,150%:** Every $20,000 invested grew to $1.45 million, and…
- **JDS Uniphase soared 7,550%:** Every $20,000 grew to $1.53 million…

In a single year, **Broadcom** would have more than quadrupled your money — turning a $20,000 investment into $84,333. That same $20,000 investment in **Oracle** would have made you $163,636 richer…**Conexant** would have netted $264,000…

A $20,000 investment in **LYCOS** would have handed you $372,000…**Dell** would have given you $590,000… Intel would have given you $580,000…and **EBAY** would have made you $996,000 richer.

…And **Netscape** would have made you $133,333

Please turn...

Stocks on the Move - Weiss Research

richer — not in one year, but in just 5 short months!

The Internet boom was nice while it lasted... but now, it's over.

Most of the stocks I name above have already experienced the greatest gains they'll ever see.

Now, there's a new game in town!

It's called the SUPERNET — as you'll see in the enclosed report, the stocks that will make you richest in the next 3 years will do it by...

1) Saving the World Wide Web from extinction, and by...

2) Replacing it with the new, utterly reliable, blazingly fast SUPERNET.

These 6 soon-to-be giants of the new SUPERNET are virtually *guaranteed* to turn every $20,000 you invest into $200,000...$500,000... $1 million or even more

In the enclosed intelligence report...

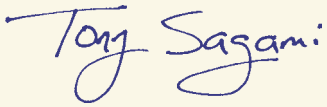
- I tell you why many Internet companies — even the blue-chips — are about to become obsolete...
- I give you an advance sneak peek at the remarkable SUPERNET — and how it can make you millions...
- I introduce you to 6 companies destined to profit most, and...
- I invite you to get the complete story: My complete *GIANTS of the NEW SUPERNET Portfolio* — a $179 value — FREE.

Mark my words: Buy these stocks now, and they will hand you gains of 3,000%...5,000%...up to 7,500% — just like YAHOO!, Microsoft, and JDS Uniphase did over the past few years.

And thanks to the recent bloodletting in tech stocks, they're screaming bargains!

So please — take a moment to read the enclosed report now. And be sure to send for your FREE copy of my *GIANTS of the NEW SUPERNET Portfolio* right away!

Sincerely,



Tony Sagami

P.S. Also inside: The unique stock-picking approach that:

1. Beat the high-flying NASDAQ by 150% in its 7 best years ever...

2. Moved us completely OUT of tech stocks the day before this year's tech-stock crash...and

3. Led us to profits of up to 416% last March and April — even while NASDAQ investors lost ONE-THIRD of their money.

Please — look inside NOW!

Not a single person who followed my advice on Saturday, March 25, 2000 lost a red cent when the techs wrecked!

Now, you can grow richer whether stocks sink or soar!

...That's when I rushed my now-famous Flash Alert to clients saying — and I quote: "SELL TECHS NOW!"

The next trading day — Monday, March 27 — the great tech crash began, taking the average NASDAQ stock down 34.7% in just 3 weeks...wiping out more than $2.2 trillion...and erasing ONE-THIRD of the average investor's wealth.

Nobody who heeded my advice lost a single penny on the greatest tech stock correction in history!

It gets even better: I was so sure tech stocks were going down the tubes, I put my best clients into highly specialized investments (NOT shorts) that doubled, tripled, even *quintupled* while NASDAQ plunged:

- Three of my top picks earned profits of 104%, 213% and 416% respectively over the next 3 weeks...
- Another recommendation made my clients 122% richer in a mere 3 days, and...
- Still another tripled their money, earning them a 200% windfall in just 9 days!

Stocks on the Move - Weiss Research

THE OLD INTERNET IS DEAD.

Get ready for windfall profits of 3,000%…5,000%…up to 7,500% and MORE with the all-new, blazingly-fast

SUPERNET!

Tony Sagami **— stockpicker to the investment world's biggest institutions and super-rich investors — who…**

- DOUBLED his clients money every 2 1/2 years since 1993…
- BEAT THE S&P 500 & NASDAQ BY 4 TO 1 for 7 years straight…
- URGED CLIENTS TO "SELL ALL TECHS" at NASDAQ's exact top on March 25, 2000, and…
- GUIDED CLIENTS TO TECH-WRECK PROFITS OF 416% even as NASDAQ plunged 34.7% in March and April…

…Releases the most historic "BUY" signal of his illustrious career!

Faster than a streak of laser light…able to fire a complete 30,000-book library across the Web and into your home in a single second…

…The sleek, utterly reliable, lightning fast SUPERNET is about to change everything.

And farsighted investors who own the stock of the Supernet pioneers named below will make 3,000%…5,000%…7,500% and MORE!

Surprisingly, these stocks are NOT telecoms or "dot-coms"…NOT chip-makers or computer retailers. And get this: *Two of them aren't even tech stocks!*

***…But they have* quietly locked in monopolies that make the SUPERNET possible…**

…And now, they ALONE hold the key to the Net's very survival!

I won't mince words with you — buying these stocks now is a no-brainer, slam-dunk: Like buying JDS Uniphase at a split-adjusted $3 a share, before it soared to $155…or Network Solutions last year at $20 a share, before it rocketed to $255.

These stocks are going to make you rich.

Allow me to explain…

The "World Wide *WAIT*" Is OVER!

The "old" Web is painfully slow and maddeningly unreliable — especially when it's busy:

- You try to reach your broker during a big market move — only to find the firm's lines overwhelmed and your accounts out of reach —
- You take a stab at checking your e-mail — only to discover that your local Internet service provider (ISP) is busy…
- You start downloading a large file — but wind up sitting there staring numbly at the screen for what seems like a lifetime.

I don't know about you, but those things make me want to drop-kick my computer into the next county!

…But don't blame your computer; blame the old Internet. Specifically, you can blame the copper telephone lines that were installed 50 years ago. Data literally *crawls* along them — at a

Please turn...

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snail's pace of 50,000 bits of information per second.

If you have a Digital Subscriber Line (DSL), satellite modem or cable modem, they're 5 to 10 times faster. But the more people jump on line, the slower YOUR access becomes. On the Net's busiest days, they too come to a virtual standstill.

And even on good days, the fastest of these connections are still FAR too slow to keep up with the massive amounts of data and blinding speeds required by today's state-of-the art websites — let alone the "must haves" of the future, like full-motion, full-screen high-definition video.

Welcome to the NEW super-fast SUPERNET!

So what's the answer? Tomorrow's Internet — the Supernet. And it's being built right now — with fiber optic cables.

Fiber optics literally fire data into your computer at the speed of light — on a laser beam.

They're already 50,000 times faster than copper telephone lines! And they're about to get even faster:



My name is Tony Sagami — and have I found a fistful of big winners for you THIS month!

Dear fellow investor:

My job is to help you build wealth faster by owning the hottest stocks on the market precisely when they're moving up the fastest.

It took me five long years to develop and fine-tune proprietary the computer search engines, filters and screens I use to identify the most profitable investments on the market — but it was worth it.

For the past seven years, many of the world's largest institutions and super-rich private investors have made me almost revoltingly rich by purchasing my "buy," "hold," and "sell" signals each week.

Every single day, I use them to scan the entire market for the stocks and mutual funds with the greatest price momentum and the lowest risk.

Then, I simply get my clients into those stocks when the time is right...and OUT when their most profitable moves are behind them.

Does this logical, simple, yet unique approach work? Judge for yourself:

- Since 1993, my recommendations have handed us a total return of more than 1,000% — turning every $25,000 invested into $281,412.
- My approach has trounced the S&P 500 and NASDAQ by more than 4 to 1 for 7 years straight.
- My average annual compounded return of 39.1% — in good times and bad — means I can DOUBLE your wealth every 2 1/2 years!
- And get this: Even when the stock market was crashing 30% last March and April, my recommendations posted an impressive 244% gain.

My clients grow steadily richer even in volatile and tricky times like these!

Most recently, my unique stock-picking approach identified the 6 stocks that are destined to be the backbone of the Supernet — and to make early investors a pile of money — and I want you to profit right along with me.

That's why I've sent you this private report today. And to help you further, I want to send you my complete *GIANTS of the NEW SUPERNET Portfolio* — with complete research reports and profit strategies for all 6 stocks — absolutely FREE.

So please — take a moment now to explore these future Supernet giants with me — and then send for my complete *GIANTS of the NEW SUPERNET Portfolio* — FREE.

I guarantee you: It'll be the most profitable few minutes you've spent in a long time!

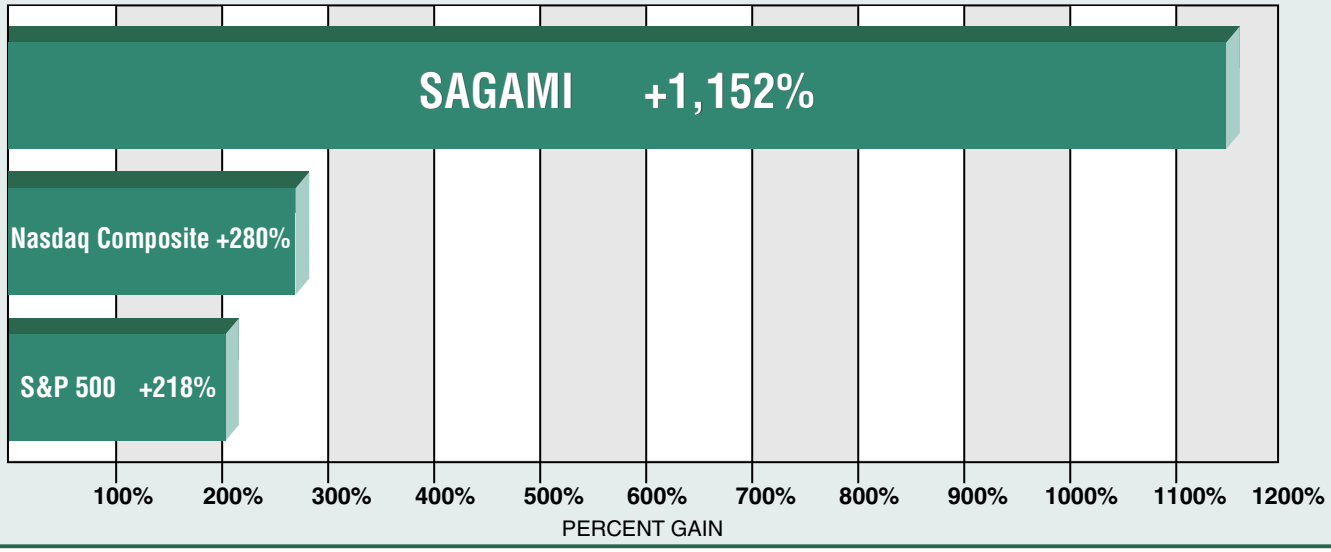
Regards,

Tony Sagami

Tony Sagami Editor,
STOCKS on the MOVE

Stocks on the Move - Weiss Research

Since 1993, Tony Sagami's Picks have beaten the S&P 500 and NASDAQ by more than 4 to 1



Engineers at one company recently shot 3.3 trillion bits per second through fiber optic cables. That's 6.6 million times faster than today's cable modems.

Impressive, right? Well, hang onto your hat: Telecom engineers promise they'll soon be firing a mind-numbing 10,000 trillion bits (10,000 terabits) per second through fiber optic cables!

That's more than 20 BILLION times faster than today's fastest cable modems!

At those speeds…

- The entire text of Tolstoy's 2,400-page *War And Peace* will flash into your computer instantly.
- Sophisticated computer software and video games — which often contain 10 million, 20 million, 30 million or more bits of data — will download in nanoseconds.
- The complete *Godfather* trilogy — the whole 10-hour epic, complete with high-definition video and a digital-surround soundtrack — will zip down from the Web and into your computer in a tiny fraction of a second!
- Your "go-anywhere" Web videophone will give you crisp, full-motion video of the people you're chatting with — *instantly*.

These innovations may sound like fancy extras right now. But so did cell phones 10 years ago. Today, most normal households in America could live without one…or even TWO.

The same will be true of these and many other astonishing new features the Supernet will offer you.

And it's only possible with fiber optic cables!

Without the Supernet, the entire World Wide Web is TOAST!

The Supernet couldn't have come at a better time.

Why? Because the entire Internet MUST switch to fiber optic cables — and SOON — or the whole World Wide Web will grind to a screeching halt!

At this moment, only about 40% of the homes in the US and less than 2% of homes worldwide are connected to the Net.

…And it still slows to a snail's pace at times of peak usage!

What will happen over the next few years as the rest of the world gets connected to the Web?

Look. Internet traffic has been doubling every 100 days for the past 10 years. That was OK when a "double" meant jumping from, say, 1 million bits of traffic to 2 million bits per day.

But today, it means jumping from 3 trillion to 6 trillion bits per day, then to 12 trillion…24 trillion — in a single year! The fact is, the old-

fashioned copper phone lines we have now can't possibly handle that kind of volume!

Unless something is done — and done FAST — the Internet will soon come to a total standstill. Lines will be so clogged with data, nothing will get through.

No *wonder* major telecoms are now in a dead-heat race to replace their old-fashioned copper wires with speed-of-light fiber optic cables!

But it's MUCH easier said than done. Purchasing land and negotiations for rights-of-way are expensive and agonizingly time-consuming. Environmental impact studies required by the EPA take years.

And then comes the real work: Actually *installing* tens of thousands of miles of expensive, moisture-proof pipes filled with fiber optic cable.

No doubt about it: If we wait for mainstream telecom companies to do the job, it'll be years before the Net has the speed it needs to survive!

Fortunately — for all of us…

Two unlikely companies have quietly wired the US with fiber optic cables ALREADY!

Unbeknownst to the vast majority of Wall Street analysts, two US companies have already laid more than 59,000 miles of fiber optic cable

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FIBER OPTICS VS. CABLE MODEMS:

Why Fiber Optics Will Beat The Heck Out Of Cable

Ordinary TV cable doesn't have a chance against fiber optic cables for three reasons:

1. CABLE MODEMS ARE FAR TOO SLOW:

They could never provide adaquate speeds to watch an ordinary movie or video clip online (full-screen streaming video) — let alone the kind of quality audio and video that the public is already demanding. The web could never achieve its full potential using cable modem technology



2. MILLIONS OF HOMES AND BUSINESSES DON'T HAVE ACCESS TO CABLE MODEMS:

Millions of homes are not connected to cable. Moreover, the overwhelming majority of the US businesses do not have cable. In the competition between cable and fiber optics for these customers, fiber optics will win hands down.



3. ONLY THE SWITCH TO FIBER OPTICS CAN SAVE THE WEB:

For the past 10 years, Internet traffic has doubled every 10 months. At that rate of continued growth, the World Wide Web would collapse under the sheer amount of data being transmitted — even if the whole world had cable modems.

Because it is at least 20 billion times faster, only fiber optic cable can hope to keep the Net operational as traffic increases!

THE BOTTOM LINE:

The Supernet needs fiber optics just to survive. And the companies that provide fiber optic bandwidth and transmission technology will be the giants of the new Supernet for decades to come.



in this country — and are all set to claim a massive share of America's $1 trillion telecommunications industry.

They're NOT telecoms…NOT ISPs…NOT chipmakers — they're not even tech stocks!

Believe it or not, they're in the energy business:

■ The Williams Companies is a $19 billion energy conglomerate, heavily invested in natural gas exploration and production. It also owns 27,000 miles of natural gas pipelines in the US alone.

■ Enron is a $60 billion energy giant and the biggest natural gas provider in the entire country, with an amazing 32,000 miles of pipelines in the US.

So how have these two energy giants managed to string tens of thousands of miles of fiber optic cable — while the telecom industry is still waist-deep in easement negotiations and EPA paperwork?

That's the beauty part: Williams and Enron *already owned* the easements on land their pipeline occupies. Not only that, they got their EPA approvals out of the way years ago.

To get a massive lead on the competition, all they had to do was insert fiber optic cables inside their existing natural gas pipelines.

Now, these two companies have a staggering 59,000 miles of fiber optic cable already installed — enough fiber optic cable to criss-cross the entire country, from coast to coast, about 20 times!

These two Blue Chips are about to become the giants of the New Supernet — and virtually no one on Wall Street even has a clue!

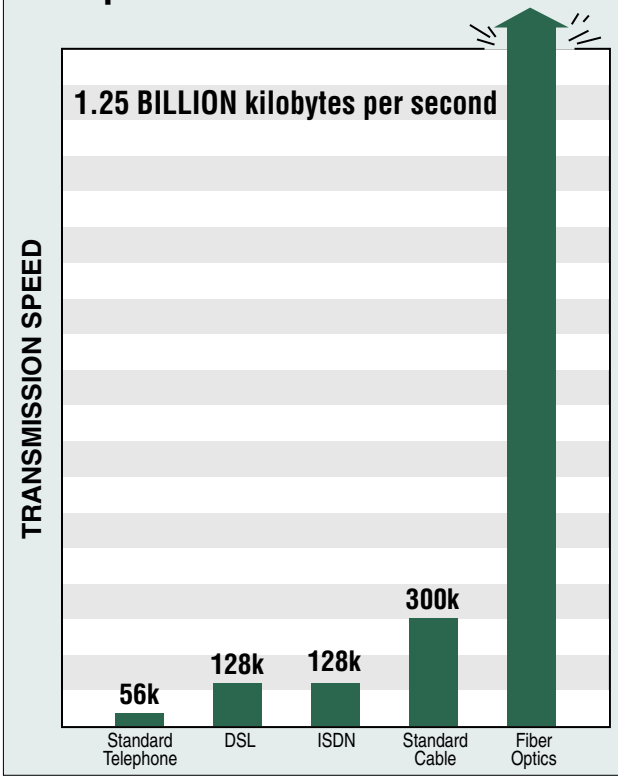
It's one of the great ironies of our time: More than 5,000 Wall Street Analysts scan the NASDAQ every day, in a frenzy to find the next super-hot tech stock.

Meanwhile, these two "old-economy, "brick-and-mortar" blue chips are about to absolutely revolutionize the entire high-tech universe!

When word gets out — when Wall Street wakes up to the virtual monopoly these two companies have in fiber optic telecommunications — these stocks are going to the moon.

Are You A *Speed Freak?*

Fiber optic cables will soon bring you the best of the Internet up to 20 billion times faster!



These are just two of SIX companies that will dominate the New Supernet!

There's so much more I need to tell you about Williams and Enron — and I want give you all the exciting details FREE — in my complete *GIANTS of the NEW SUPERNET Portfolio.*

In these 6 private reports, I reveal my simple strategies for maximizing your profits in each of these millionaire-making stocks.

I don't leave anything out: I give you all the juicy details on these exciting Supernet companies…I tell you exactly what to do now…when to buy each of these stocks…what price you should pay…and precisely when you should expect to take your profits.

And there's more: These two companies are just two of SIX "must-own" Supernet compa-

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nies you need to take a serious look at right away.

My exclusive *GIANTS of the NEW SUPERNET Portfolio* is literally the "who's who" of next-generation high techs. These six companies will be, by far, the most profitable players of the Supernet.

Make no mistake: There are NO dot-com smoke-and-mirror stocks here. No Wall Street hype whatsoever.

These are quite simply the essential infrastructure companies no website can live without — and no serious investor should miss.

For example...

SUPERNET PROFIT PLAY #3:
Pile up profits at the speed of light

I already dropped a hint about the third company I'll introduce you to in my complete *GIANTS of the NEW SUPERNET Portfolio* a few pages back...

Remember the company which has developed breakthrough laser technology that makes super-fast fiber optic cable even faster?

Using its proprietary — and blindingly fast — laser transmitters, the company has already pushed 3.3 trillion bits of data per second through fiber optic cable — and will soon blast through even that speed limit, to 10,000 tril-

Buy these giants of the New Supernet now or regret it later!

The Internet can't satisfy its need for speed without first making these 6 companies — and their early-bird investors — RICH!

■ **FAST:** Tony Sagami's complete report and profit strategy for Williams and Enron — the two companies that have quietly installed 56,000 miles of super-fast fiber optic cable from coast to coast. Soon, no Internet company will be able to compete without them!

■ **FASTER:** The company that can already push 3.3 trillion bits through fiber-optic lines — three times an entire day's Internet traffic — in a single second!

■ **FASTEST:** The company that will soon be able to push 10,000 trillion bits per second through fiber optic cable — by splitting a beam of light! When this announcement is made, the company's earnings per share will jump by 25 times — and will turn every $10,000 invested into $250,000 or even more!

PLUS:

■ **The Goliath-to-be of the Web world:** It will dominate Web broadcasting — making TV networks, cable companies and even video rental stores OBSOLETE!

■ **Virtual monopoly:** The cutting-edge manufacturer of modems for fiber optic lines has an absolute lock on the new Supernet marketplace — worldwide. Without the products it makes fiber optic lines can't even work!

This company alone will double your money — and then double it again — in the next 12-18 months!

Send for your FREE copy of Tony Sagami's Complete GIANTS of the NEW SUPERNET Portfolio now:

Dial TOLL-FREE 1-800-829-0940 or return the FREE GIFT CERTIFICATE on page 19 of this report today!



Stocks on the Move - Weiss Research

lion bits per second!

Think of it:

One trillion bits of data is roughly equivalent to all the traffic sent and received over the Internet and World Wide Web in a full day.

This company's new laser transmitters can already transmit three times that much data in a single second.

…And in the next year or so, they'll be blasting 10,000 times that much data through fiber optic cables, every second of every day!

This is definitely NOT one of those obscure start-up companies analysts often want you to gamble on. It already has a market cap of — get this: $92 billion.

There's virtually no debt to speak of…the company has R&D money out the wazoo…and sales are skyrocketing: Up 559% in the last two years!

I expect shares of this stock to split in the near future — and then more than TRIPLE in the coming 18 months. And then, this stock is going into the stratosphere.

I'll name the company for you in your FREE copy of my *GIANTS of the NEW SUPERNET Portfolio.* I'll give you 5 more reasons why this is a stock you simply must own. And I'll even give you my proprietary strategy for cashing in on this outstanding company — FREE.

SUPERNET PROFIT PLAY #4: This company will get almost disgustingly rich exploiting the Supernet's blinding speed — and so will you if you buy it NOW!

So far, we've talked about companies that are building the Supernet's infrastructure. Now, here's one that will get rich by exploiting its amazing speed…

Picture this: You're in your living room, nestled into your favorite easy chair, watching the Superbowl on your 80-inch digital, high-definition TV.

Suddenly, an instant message pops up on the screen — from your college buddy who lives halfway across the country. After chatting for a while, you decide to look up the stats on one of your favorite players. You type a few characters and his whole life history instantly pops onto the screen.

"Together, these two companies have more than 59,000 MILES of super-fast fiber optic cable *ALREADY INSTALLED!*"

"...Enough to criss-cross the US Mainland 20 TIMES!"

The game gets a little slow, so you use your TV/Supernet connection to check on your investments…pay a few bills…plan your vacation…answer your e-mail — all while keeping an eye on the game.

…And when a commercial offers you a free chance at a $5 million sweepstakes plus a 1-month round-the-world luxury cruise, you accept the offer with a single click on your remote.

In your FREE copy of my *GIANTS of the NEW SUPERNET Portfolio,* I'll introduce you to the company that's making it all happen — NOW!

It's the world's premier Web broadcaster — and early-bird investors are buying it now for a song.

Even though this company already has annual revenues of $1.8 billion, the big Wall Street mutual funds and pension funds are virtually ignoring it — so its stock is still selling at bargain-basement prices. (A single insider still owns a whopping 51% of the company!)

But you'll have to move fast: And when analysts make the mental connection between the ultra-fast fiber optic lines already installed by Williams and Enron and the reality of Web broadcasting, this company's stock is going to blast off like an ICBM!

I'll give you the whole story about this breakthrough company — and help you pile up a king's ransom as this stock doubles and doubles again — in your FREE copy of my *GIANTS of the NEW SUPERNET Portfolio.*

My GIANTS of the NEW SUPERNET Portfolio is MUST-READING for serious investors like you:

PLUS, I'll introduce you to two MORE great Supernet plays to make now:

Continued on Page 12…

Meet Tony Sagami:

The wealth-building genius whose outperformed NASDAQ by 150% du

Since 1993, NASDAQ has been on a tear: Jumping 720% from around 750 to over 5,000 and turning every $25,000 invested into $180,000.

Tony Sagami has done better. 150% better: His stocks and mutual funds have generated a total return of 1,126% for his clients in the same time period — and turned every $25,000 into $281,412.

By Tanya Lopez, Staff Writer

How does one become a legend on Wall Street?

Tony Sagami has done it by building a better mousetrap: An unbeatable method for buying the fastest-rising stocks on the market.

Since his earliest days, this son of a Japanese war bride and an American GI has been recognized by all around him as a true mathematical prodigy.

"If you'd have met me in high school, you'd have said I was a math geek," Tony chuckles. "And I was. I sat in the front row and absorbed everything I could like a human sponge."

"But more than anything," says Tony, "I was into *winning"* — a need to succeed that, among other things, led Tony to become a member of his school's student council, class president, and kamikaze-like madman on the basketball court and baseball field.

Together, his fascination with numbers and his drive to succeed — formed the foundation of his success as one of the most astonishingly successful investment guides of our generation.

150% better than the high-flying NASDAQ during its hottest winning streak ever.

After earning his degree in economics at the University of Washington, Tony went to work at Merrill Lynch — first as a stock broker and later as a trainer for the firm's brokers.

In 1988, Tony set out to develop mathematical tools that would guide him to consistently profitable stock and fund picks.

After 7 long years of trial and error, Tony perfected his wealth-building approach in 1993. Beginning in 1993, Mr. Sagami sold his "Buy," "Sell," and "Hold" signals to a handful of select money managers, investment advisors and institutions on Wall Street.

And since then, Tony's logical, safe and simple approach has faultlessly led him to investments that have trounced both the S&P 500 by an amazing 3-to-1 for 7 years straight, and has even performed 50% better than the high-flying NASDAQ during its hottest winning streak ever.

Investments That Fit Your Personal Wealth Objectives Hand-and-Glove

Tony's unique — and uniquely successful approach yields not one, but two distinct

Stocks on the Move - Weiss Research

investment picks ring its 7 best years ever



types of investment finds:

1. Fast Profits for Fleet-Footed Investors: When you invest Tony's way, you can own the stocks and mutual funds that are rising fastest today…that are most likely to continue rising tomorrow …that are least likely to be vulnerable to market corrections…and that have the underlying fundamental strength to make you money consistently — no matter what happens next in the economy or the markets.

If you like action, you'll find it in these fast-moving stocks and mutual funds. And through his STOCKS on the MOVE service, you'll get no less than 62 Alerts each year, with specific, unhedged "Buy," "Sell," and "Hold" signals for every stock and fund Tony recommends.

2. "Heirloom" Stocks That Will Make You — And Your Grandkids — Rich Over The Long Haul: Mr. Sagami's approach leads you not only to stocks that are rising quickly now but also to stocks that have tremendous long-term potential.

By first identifying the 30 or so stocks with the greatest risk-adjusted momentum — and then personally investigating the fundamental facts about each company and its competitors, Tony often finds hidden gems you can count on to double and redouble over the long-haul.

For investors who have the inclination to avoid stock trading and focus only on stocks you can hold for the long-term, Tony's long-term growth recommendations give you the best of both worlds: Explosive profits now, with excellent prospects for the future.

Tony Sagami introduces you to six of these "heirloom" stocks in his *GIANTS of the NEW SUPERNET Portfolio* — and invites you to send for his complete portfolio completely without risk or obligation. Free.

Tony Sagami:

The Insider's Insider



It's no surprise that Tony Sagami knows the Internet inside out: In addition to guiding his investor clients to the tomorrow's Internet giants, Tony himself is the co-owner of a wildly successful dot-com company.

And unlike the other dot-com bombs that don't make any profits, Mr. Sagami's company is already spitting out 7-figure annual profits.

That kind of expertise means you get the investment recommendations that make sense from an Internet insider's viewpoint as well as from the viewpoint of a Wall Street insider.

Stocks on the Move - Weiss Research

● **This cutting-edge manufacturer of modems for fiber optic lines has an absolute lock on the Supernet marketplace — worldwide!** Sales are already skyrocketing — doubling in the last 12 months alone. Soon, nearly every home in the civilized world will have at least one of the company's modems — and many will have two, three or even four.

BUY THIS STOCK NOW FOR AT LEAST A DOUBLE — AND PROBABLY A TRIPLE — IN THE NEXT 12 MONTHS!

● **The Supernet's ultimate speed demon:** This company's proprietary technologies actually "split" a beam of laser light into many channels, thus multiplying the amount of data they can transmit by a factor of five, ten or even more.

That's why Sprint, Bell Atlantic and MCI WorldCom — and just about every other telecom you can name — are beating a path to this company's door. In fact, the company is making so much money, analysts' earnings estimates can't keep up.

I expect the company's earnings per share to jump by 25 times in the months ahead — enough to turn every $10,000 invested into $250,000 or even more!

Say the word, and I'll rush you my complete *GIANTS of the NEW SUPERNET Portfolio:* all 6 detailed investigative reports — FREE!

All 6 detailed intelligence reports — my entire *GIANTS of the NEW SUPERNET Portfolio* — are yours FREE, just for accepting a risk-free trial to my STOCKS ON THE MOVE monthly stock trading service. The portfolio offers great balance — companies like Williams and Enron with the safety of large market cap, plus the four other Super Internet companies that offer the amazing growth potential of a new Microsoft or Yahoo.

And, as a member of my STOCKS ON THE MOVE service, you'll have access to the day's hottest stocks:

● **You get my complete *GIANTS OF THE NEW SUPERNET Portfolio* — FREE:** Normally, each of the detailed company profiles on these surprising new Internet giants would sell for $79 each.

But as a new member of my STOCKS ON THE MOVE service, you get all 6 — a $474 value — FREE!

● **You get 12 regular monthly issues of STOCKS ON THE MOVE per year:** Every month from now on, I'll keep you up to date on my

Why does STOCKS on the MOVE give you 62 advisories per year?

...Because in super-volatile times like these, anything less is simply not enough!

When you become a member of my STOCKS on the MOVE investment service, you get WEEKLY updates, complete with my specific "Buy," "Sell" and "Hold" signals for every stock and mutual fund we follow.

PLUS, to keep you on top of major trends in the economy, the overall stock market and individual sectors — and to give you detailed profiles about new investments we're adding to our portfolio, you'll also receive my STOCKS on the MOVE advisory letter every month from now on.

That's 12 monthly issues and 50 weekly updates every year: In today's super-volatile investing environment, anything less is simply not enough!



Stocks on the Move - Weiss Research

Supernet Portfolio and other special situations that can help you turn $20,000 into as much as $1 million.

Plus, in every issue, I'll pick out for you the unique stocks that are moving up the fastest — so you can own them precisely when they're spinning off the greatest profits for you now.

...And when I say "now," I mean RIGHT NOW. I don't give a hoot about how much the stock has appreciated months or years ago. Nor could I care less about what other analysts think the stock will do tomorrow.

Instead, I look at the stocks *current* performance. If it's hot, I want you to own it. But the minute it's no longer leading the pack, I want you to take profits.

These are the exact strategies that allowed us to beat the S&P 500 by a whopping 4 to 1 since 1993 — and that have doubled our money reliably, every 2 1/2 years!

● **You get 50 weekly trading bulletins each year:** I don't have to tell you how volatile today's stock market is. A few months ago, the NASDAQ moved more than 500 points in a single day.

That means, to maximize your profits in times like these, you need to be able to move fast — to seize opportunities and take your profits when the time is ripe.

Monthly investment advisories are obsolete in times like these. I need to get to you at least every week...update you on what's happening with our stocks...and give you specific "Buy," "Sell," and "Hold" guidance.

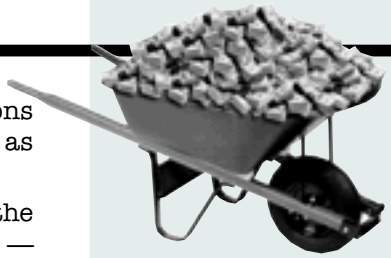
The fastest ways to do that are 1) on the World Wide Web, and 2) on my STOCKS ON THE MOVE trading hotline.

Just check in either way on Saturday or Sunday. Chances are, I'll have a trade you can make first thing Monday morning.

Those kinds of quick reflexes are why I've been able to beat the pants off of the S&P 500 and NASDAQ for 7 years straight!

● **When events warrant, you get my special Flash Alerts throughout the year:** Several times each year, I spot a developing trend between issues of STOCKS ON THE MOVE — and that requires more attention than we can give it in my weekly updates.

When that happens, you'll get a special Flash Alert from me — a complete, detailed report that gives you everything you need to get in on the ground floor and maximize your profits.



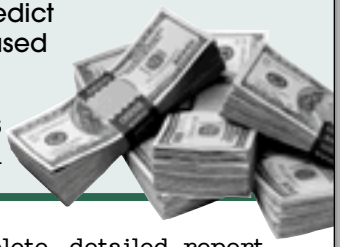
"How can one properly thank another who has helped him make hundreds of thousands of dollars in less than one year — other than to say, *'Thank you, Tony.'"*

— Cliff Cates
Los Angeles, CA

"What a fantastic 1999 you brought me! 'Thank you' hardly seems adequate to express my gratitude. By following your recommendations, I've made over $44,000 in the last year. Now, that's not chopped liver! You have exceeded my expectations. Here's to a great 2000 and beyond!"

— Debra Reed
Ojai, CA

"Thank you for the great stock picks! I have made $27,000 by buying a 100 shares of each of your selections over the last month. While I understand that no mathematical model can absolutely predict the future, I am quite pleased with the results!"



— Evan L. Lipkis
Northbrook, IL

● **You get a vast array of award-winning investment tools on my STOCKS ON THE MOVE Website:** My password-protected STOCKS ON THE MOVE Website is my way of making sure you get into the hottest stocks week by week — and it's FREE to my subscribers.

This is the same site that the nation's leading consumer magazine recently rated as one of the world's *"8 most valuable Internet research sites for investors."*

As I mentioned above, I strongly recommend that you check in with me — either on my hotline or my website — every weekend. I'll often have a trade or two for you to make first thing Mon-

day morning.

Plus, use my STOCKS ON THE MOVE Website to set up and monitor your own portfolio online…research stocks and mutual funds using today's most advanced computer tools…get current quotes for any stock or fund…detailed company profiles and analysis…sophisticated charting for every index, stock and fund on the market…and read my market summaries, industry news and sector analyses.

Other investing Websites charge up to $360 per year for these kinds of investing tools — but they're yours, FREE when you join me now.

- **And much, much MORE.**

By-Invitation-Only Discount Offer: You'll Save 50% Off The Regular Price!

No doubt you've seen other weekly investment advisories — advisories that can't come close to my track record — selling for $395…$495…up to $595 per year.

7 Super-Powerful Moneymaking Tools: A $920 Value — FREE

Use them to make all the money you want for 60 days RISK FREE



ALSO:

You get full and FREE access to Tony Sagami's *STOCKS on the MOVE website* — and all of today's most advanced investment research tools **— A $30-PER MONTH VALUE — FREE…**



AND:

Reply now — within 10 days or less — and receive a 6th valuable bonus: *Tony Sagami's 3 HOTTEST GROWTH STOCKS TO BUY NOW: What to buy now for 40% profits in the next 30 days* **— A $79 Value — FREE…**



PLUS:

You'll SAVE up to $169 on your ***STOCKS on the MOVE*** service — that's a total savings of $1,089 on America's most profitable stock-picking service!



Take advantage of this generous risk-free Introductory Offer now:
Dial TOLL-FREE 1-800-829-0940 or complete and mail the FREE GIFT CERTIFICATE on page 19 of this report today!

Stocks on the Move - Weiss Research

I made a decision long ago NOT to charge that much. So, considering my 7-year record for doubling my clients' money every 2 1/2 years, *STOCKS ON THE MOVE* is a true bargain: Just $198 for a full year.

But during this Special Introductory Offer, I want you to have the wealth-building power of *STOCKS ON THE MOVE* at HALF the regular price: Just $99.

Add that $99 savings to the value of your Giants Of The Supernet Portfolio (a $74 value), PLUS your free access to my award-winning website (a $360 value) — and you save $538 for joining me now!

Better yet, join me for two years. Not only will you avoid future price increases, you'll save $170 off the regular price.

PLUS, I'll rush you $316 worth of EXTRA moneymaking tools — FREE:

● ***The Sagami Secret — Grow Richer Faster With High-Momentum Growth Stocks:*** This is your complete guide to how I find today's hottest stocks...and my proprietary strategies for safely earning profits of 30%...40%...50% or even more every 30 days. A $79 value — FREE.

● ***An Extra $1 Million For Retirement — Tony Sagami's Strategy for Turning $25,000 into $1 Million in 14 Years or Less:*** Could you use an extra million for retirement? Here's how to lock it in! A $79 value — FREE.

● ***Push-Button Profits with High-Momentum Mutual Funds — Own The Funds That Will Make Morningstar's "10 Best Funds of 2000" List Today:*** Take the guesswork out of picking great mutual funds with the approach that beat the market by more than 3-to-1 for 7 years straight! A $79 value — FREE.

● ***Speculator's Guide To Windfall Profits — Use Tony Sagami's STOCKS ON THE MOVE to earn 5,000% profits — or even more — in high-leverage investments:*** Want to have some fun earning windfall profits? Use my "best of the best" high-momentum stocks — or even my "worst-of-the-worst" picks — with these powerful high-leverage investment vehicles to pile up profits of up to 5,000% in mere weeks. That's enough to turn $2,000 into $100,000...and absolutely no short-selling is necessary! A $79 value — FREE.

Zero risk to you. Absolutely none.

Try out STOCKS ON THE MOVE risk-free for the first two months.

If you're not 100% certain that STOCKS ON THE MOVE is your best chance at building and enjoying real wealth, you'll get a refund — no questions asked.

In fact, if you're EVER dissatisfied with STOCKS ON THE MOVE for any reason...up to the last day of your subscription...you may cancel and receive a full refund of all unmailed issues. And your FREE gifts — including all of your investor reports in your *GIANTS of the NEW SUPERNET Portfolio* — are yours to keep, even if you cancel.

What could be more fair than that?

You can be a Supernet millionaire — but ONLY if you act NOW!

Look. Farsighted investors who bought the stock of "old Internet" pioneers got rich as Midas as $1 stocks like YAHOO rocketed up 10,200% to over $250 per share.

AOL jumped from zero to over $95 per share...JDS Uniphase jumped from a split adjusted $3 in 1998 to over $150 today.

It's a shoe-in the coming revolution in speed technology — the Supernet — will do at least as well for companies and investors who get in on the ground floor now.

Sending for your FREE copy of my complete *GIANTS of the NEW SUPERNET Portfolio* and joining me in STOCKS ON THE MOVE should be an easy decision for you to make — for not one, but TWO important reasons:

1. The stocks and funds I'll introduce you to are the same kinds of investments I've used to...

■ DOUBLE my clients' money every 2 1/2 years since 1993...

■ BEAT THE S&P 500 & NASDAQ BY 4 TO 1 for 7 years straight...

■ URGE MY CLIENTS TO "SELL ALL TECHS" at the NASDAQ's exact top on March 25, 2000, and...

■ GUIDE MY CLIENTS TO TECH-WRECK PROFITS OF 416% even as the NASDAQ plunged 34.7% in March and April.

2. This Special Introductory Offer is a tre-

Stocks on the Move - Weiss Research

mendous value for you...

■ You get my complete *GIANTS of the NEW SUPERNET Portfolio* — a $474 value — FREE.

■ You get up to four additional investment tools — *The Sagami Secret: Grow Richer Faster With High-Momentum Growth Stocks...An Extra $1 Million For Retirement: Tony Sagami's Strategy For Turning $25,000 into $1 Million in 14 Years or Less...Push-Button Profits with High-Momentum Mutual Funds: Own the Funds That Will Make Morningstar's "10 Best Funds of 2000" List Today...and Speculator's Guide To Windfall Profits: Use Tony Sagami's STOCKS ON THE MOVE to earn 5,000% profits in high-leverage investments* — a $316 value — FREE.

■ You get 24-hour access to my award-winning STOCKS ON THE MOVE website and its state-of-the-art research tools — a $360 value — FREE.

■ You save half — up to $169.00 — on my weekly STOCKS ON THE MOVE service.

■ You must be absolutely delighted, or keep everything I've sent you and receive a full refund.



My STOCKS on the MOVE service will make you richer 6 important ways:

1. You'll beat the Dow, the S&P 500 — and even the high-flying NASDAQ — consistently:

If you're sick and tired watching your friends and relatives make a killing, this is a SAFE way for you to get in on the action.

That's because the one thing my stock and mutual fund recommendations will never, ever do is lag the market. If you follow my recommendations to the letter, your money will be invested in the top performing stocks and mutual funds each and every week.

2. With my GIANTS of the NEW SUPERNET Portfolio, you'll at least TRIPLE the money you set aside for Internet stocks in 18 months:

These six companies together will build the Supernet's infrastructure — and totally dominate it. In fact, before the Internet can't even survive until it first makes these 6 companies — and everybody who invests in them — rich.

3. With my average annual compounded return of 39.1%, you'll DOUBLE the size of your portfolio every 2.5 years:

Indeed, with the power of compounding, you can rack up unbelievable sums of money. If you start with $100,000 in your IRA, the profits can compound tax-free. Follow my recommendations — and you can have as much as $400,000 in 4 years, $1.5 million in 8 years.

4. You'll rest easy knowing your money is safe during market corrections.

I regularly advise my subscribers to go to cash when my indicators start flashing warning signs.

This is not a go-for-broke, cross your fingers, hope and pray you picked the right stocks sort of program. This is an *actively managed* scientific investment program with exceptional attention to principal preservation. In other words: You get to have your cake and eat it, too.

5. You won't have to spend your mornings studying Investor's Business Daily or reading through annual reports.

I take much of the work out of investing — while keeping most of the fun. You can turn into Rip Van Winkle or spend your time doing more important things — your career, your family, your hobbies, etc.

6. You'll grow richer even faster when you use my recommendations for your tax-sheltered retirement accounts.

My recommendations work even better in an IRA, SEP, Money purchase Plan, 401(k) or other retirement account.

That's because when you add my actual performance track record on top of the tax-deferral, your money compounds that much faster.

Stocks on the Move - Weiss Research

I said it before; I'll say it again: Buying these future giants of the Supernet now is a no-brainer, slam dunk: Like buying Veritas software in 1998 at a split adjusted $1.33 a share, before it soared to $133... or Network Solutions last year at $20 a share, before it rocketed to $150.

These stocks are going to make you rich.

I urge you: Send for your FREE copy of my complete *GIANTS of the NEW SUPERNET Portfolio* right away.

For fastest service, dial TOLL FREE 1-800-829-0940 now. Or, if you prefer, just complete and return the Free Gift Certificate found on page 19 of this report today.

Sincerely,



Tony Sagami,
Editor, STOCKS ON THE MOVE

P.S. Paul Merriman, President of Merriman Investments, says:

"The results are amazing. Sagami is the greatest undiscovered secret on Wall Street."

Indeed, with the power of compounding, you CAN really rack up unbelievable sums of money.

Start with a modest $10,000 in your IRA — where the profits can compound tax-free. Follow my recommendations — and you can have as much as $1.6 million in 14 years.

Please — let me hear from you right away!

P.P.S. Let me hear from you in 10 days or less, and I'll include a second profitable portfolio — *3 HOTTEST GROWTH STOCKS TO BUY NOW: What To Buy Now For 40% Profits In The Next 30 Days* — FREE.

In addition to the future giants of the Supernet that we plan to hold medium to long term, I want to introduce you to the 3 hottest stocks you could possibly own right now.

These are the stocks that are on an absolute tear — not that might do well tomorrow, but that are the most profitable stocks to own TODAY.

As always, my exclusive momentum models identified them for us — and you'll need to know all about them to profit along with us.

These are the kinds of stocks I've used to double my clients' money every 2 1/2 years since 1993 — and that major institutions and money managers pay me a king's ransom for.

Again — these three profiles would normally sell for $79 each...$237 in all. And they're yours, FREE when you join me during this Special Introductory Period.

100% RISK-FREE OFFER:

I'll make you richer in the next 60 days — or everything I send you is FREE

Contact me today — either by dialing TOLL FREE 1-800-829-0940 or by returning the certificate below in the postage-paid envelope provided.

As soon as I hear from you, I'll rush you my complete *GIANTS of the NEW SUPERNET Portfolio,* your password to my subscription-only website, the next issue of STOCKS on the MOVE and up to 5 additional moneymaking private reports — a $1,068 value in all.

Use these tools and your regular weekly and monthly updates for a full 60 days (you'll hear from me 10 times in that time: 2 monthly issues and 8 weekly updates) — to make all the money you want. Then, you decide.

You must be absolutely bowled over by the money you make, or simply cancel for a full refund. And of course, everything you've received in the meantime is yours to keep without further cost or obligation.



TONY

Stocks on the Move - Weiss Research

What Investors Are Saying About Tony Sagami and his STOCKS on the MOVE:

"The Best Newsletter Yet!"

I have subscribed to many newsletters over the years. I find Tony's as the best one I have found so far. If bull market profits and bear market protection are what you want, then Sagami's newsletter is something you need."

— Joe Cervini

"Recommended Without Reservation!"

I have been enjoying Tony Sagami's newsletter for several years. I have found it fun to read, as well as honest and informative…I recommend it without reservation.

— Andrew Levitan, M.D.

"A Must for Mutual Fund Investors!"

Tony Sagami's mutual fund newsletter is a must for mutual fund investors. It provides explicit recommendations on when to buy a specific fund and when to sell the fund. There is no second-guessing Tony's advice. He is crystal clear on his recommendations and explains in detail how and why he came to the conclusion he did.

— Tom Conoghan

"So Easy!"

"I've been following Tony Sagami's advice for 3 years and I have made over 40% each and every year. The best part is that it is so easy. Thank you, thank you, thank you."

— Dr. Steven Previstich
Newport

"Top Mutual Fund Expert!"

"I've authored 11 books and write a nationally syndicated mutual fund column so I know great advice when I see it. Tony Sagami is undoubtedly one of America's top mutual fund experts."

— Alan Lavine, Author,
The Complete Idiot's Guide To Making Money With Mutual Funds

"Four Stars!"

I have published and edited financial newsletters for nearly twenty years. Tony Sagami is one of the few financial advisors I would trust to manage my own funds. Four stars.

— Lee Euler

"Cutting Edge!"

Just a note to tell you how much we have enjoyed and profited from Tony Sagami's fine commentary. We have followed it closely for several years and have grown increasingly knowledgeable about investments in general, relationships of economic indices, and mutual fund investing…We also appreciate having the feeling that we are on the cutting edge of exciting developments in the financial markets.

— Flavius G. Pernoud, M.D.

"Extremely Useful!"

Tony Sagami's commentary has been extremely useful to our firm's sector fund investing. Before we began receiving his commentary, our forays into sector investing were based on hunches and incomplete information…Sagami's commentary and instruction has not only help us make money, but to do so with confidence in what we are buying and selling."

— Benjamin Poor,
money manager

"The Full Story!"

I came in contact with Tony Sagami's work at an important time in my investment career. I had for the most part given up on a buy and hold approach, but had not settled on a replacement. Several market letter gurus gave partial, incomplete answers. Tony Sagami's approach, I found, offers an overarching way to evaluate and use other technicians' suggestions."

— Wells Shambaugh

Stocks on the Move - Weiss Research



I'll make you richer in the next 60 days — or everything I send you is FREE

Contact me today — either by dialing TOLL FREE 1-800-829-0940 or by returning the certificate below in the postage-paid envelope provided.

As soon as I hear from you, I'll rush you my complete *GIANTS of the NEW SUPERNET Portfolio,* your password to my subscription-only website, the next issue of STOCKS on the MOVE and up to 5 additional moneymaking private reports — a $1,068 value in all.

Use these tools and your regular weekly and monthly updates for a full 60 days (you'll hear from me 10 times in that time: 2 monthly issues and 8 weekly updates) — to make all the money you want. Then, you decide.

You must be absolutely bowled over by the money you make, or simply cancel for a full refund. And of course, everything you've received in the meantime is yours to keep without further cost or obligation.

Tony Sagami

TONY

3 Easy Ways To Order:



1. For fastest service, dial TOLL FREE NOW! 1-800-829-0940

2. OR complete and mail your FREE GIFT CERTIFICATE on the postage-paid envelope provided.



3. OR, fax both sides of this page to: 1-561-625-6685.



FREE GIFT CERTIFICATE

Special Introductory Offer:

SAVE HALF — Up To $169 • Up To $1,089-Worth of Money-Making Tools — FREE • 100% Risk-Free

☑ ***YES, TONY!*** **— I want to get my share of the historic profits that are about to be earned with the giants of the NEW SUPERNET!**

Please rush my FREE copy of *GIANTS of the NEW SUPERNET Portfolio* to me and sign me up for a risk-free trial of your STOCKS on the MOVE weekly investment service at HALF the regular price.

I understand that this is a 100% risk-free offer: You must make me richer within 60 days, or I can cancel and keep everything you've sent me — moneymaking tools worth up to $1,089 — FREE.



Please Select Your Preferred Terms Of Service:

☐ **BEST VALUE — Two years and 128 regular bulletins for just ~~$338.00~~ $169.00:**

I save $169.00 and receive *GIANTS of the NEW SUPERNET Portfolio* (a $79.00 value) plus FREE 24-hour access to your award-winning website (a $360.00 value), plus four extra investing tools **(an additional $316.00 value) — FREE:**

- *The Sagami Secret: Grow Richer Faster With High-Momentum Growth Stocks…An Extra $1 Million For Retirement* — **a $79 value, FREE…**
- *Tony Sagami's strategy for turning $25,000 into $1 million in 14 years or less* — **a $79 value, FREE…**
- *Push-Button Profits with High-Momentum Mutual Funds: Own the funds that will make Morningstar's "10 Best Funds of 2000" list today* — **a $79 value, FREE, and…**
- *Speculator's Guide To Windfall Profits: Use Tony Sagami's STOCKS on the MOVE to earn 5,000% profits — or even more — in high-leverage investments* — **a $79 value, FREE.**



☐ **GREAT VALUE — One year and 62 regular bulletins for just ~~$189.00~~ $99.00:**

I save $99.00 and receive *GIANTS of the NEW SUPERNET Portfolio* (a $79.00 value) plus FREE 24-hour access to your award-winning website **(a $360.00 value) — FREE.**



BONUS FOR EARLY REPLY:

☐ **I'm responding within 10 days…**

so don't forget to also include my FREE copy of *Tony Sagami's 3 HOTTEST GROWTH STOCKS TO BUY NOW: What to buy now for 40% profits in the next 30 days* — **A $79 Value — FREE.**



Please Select Your Preferred Payment Method:

☐ Enclosed is my check/money order, made out to STOCKS on the MOVE for: $_____

☐ Please bill my: ☐ MasterCard ☐ VISA ☐ DISCOVER ☐ American Express

Card #: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Expires: ☐☐/☐☐ (*mo.* / *yr.*)

Signature: _____

Please provide the following in case there are any questions about your order:

Daytime telephone: (☐☐☐) ☐☐☐-☐☐☐☐

e-mail address: _____

IMPORTANT:

Please verify that the address information on the other side of this page is correct and return this certificate in the postage-paid envelope provided to:

STOCKS on the MOVE
4176 Burns Road
Palm Beach Gardens, FL
33410

THANK YOU!

Page 19

Stocks on the Move - Weiss Research

The "World Wide WAIT" is over:

The Web is about to make the jump to LIGHT SPEED!

Here's your first, surprising look at the all-new, lightning fast SUPERNET... 6 companies that will profit most...and their stock will turn every $20,000 you invest into a million or more — but only if you act *NOW:*

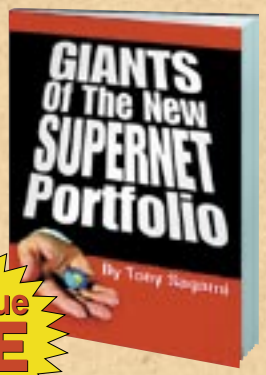
■ **Two "old school" Blue Chips about to explode onto the tech scene as the giants of the New SUPERNET — and virtually no one on Wall Street even has a clue!**
Buy them now to profit from the hottest trend of the decade:
Both companies are NAMED on page 7, INSIDE

■ **This company's new laser is so blindingly fast, it can already transmit three times the world's total Internet traffic in a single second!**
And in the next year or so, they'll be blasting 3,333 times that much data every second of every day:
Look at page 5, INSIDE

■ **This company is already getting revoltingly rich exploiting the New Supernet's blinding speed — and so will you if you buy it NOW!**
It's the Net's ONLY Web broadcaster — and early bird investors are buying it now for a song:
See page 9, INSIDE

Also FREE inside from top-rated stock picker Tony Sagami — who:

- DOUBLED his clients money every 2 1/2 years since 1993…
- BEAT THE S&P 500 & NASDAQ BY 4 TO 1 for 7 years straight…
- URGED CLIENTS TO "SELL ALL TECHS" at NASDAQ's exact top on March 25, 2000, and…
- GUIDED CLIENTS TO TECH-WRECK PROFITS OF 416% even as NASDAQ plunged 34.7% in March and April.



A $474 Value FREE

See page 19 inside for details

STOCKS on the MOVE
4176 Burns Road
Palm Beach Gardens, FL 33410

[BULK RATE INDICIA]

500 PAGE SWIPE FILE

"YEAR 2000 BOMB"

In 1998, I was asked to create a direct mail package to promote The Ruff Times financial newsletter — and while reading past issues, I realized that the hottest hot button the editor had was his reporting on the Y2K phenomenon.

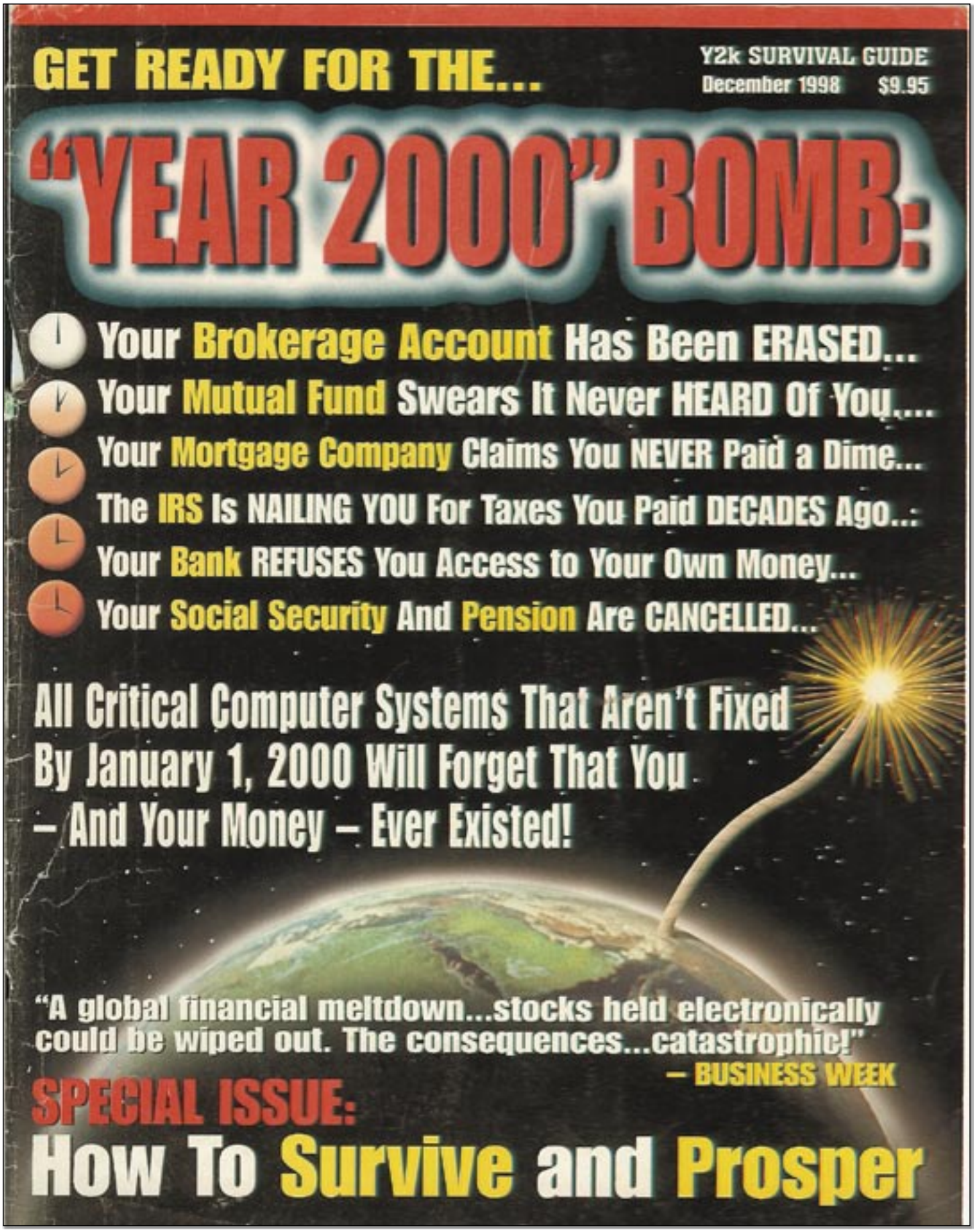
I wrote the promotion you see here — and it was a HUGE hit, bringing in thousands of new subscribers for the letter at a substantial profit.

After a few months of ever-larger mailings the marketing manager announced he was changing the primary premium in the promotion. No longer would we give away a special report about the crisis; we would instead give away a copy of the editor's newly published hard-cover book. I was told that the control would be changed and then rolled out in his largest mailing ever without even so much as testing this major change.

I went ballistic, of course. I warned the client that he was practically begging to have his head handed to him. I explained that an urgent special report has a far greater perceived value and urgency than a hard-cover book. I begged him to mail the control without changes and test a small number of pieces with the new premium.

He refused and mailed the version you see here instead. His response cratered, just as I had predicted and I resigned the account.

Nevertheless, I'm extremely proud of the sales copy you're about to read in this promotion. It really had it all!


GET READY FOR THE...
Y2k SURVIVAL GUIDE
December 1998 $9.95
"YEAR 2000" BOMB:
Your Brokerage Account Has Been ERASED...
Your Mutual Fund Swears It Never HEARD Of You....
Your Mortgage Company Claims You NEVER Paid a Dime...
The IRS Is NAILING YOU For Taxes You Paid DECADES Ago...
Your Bank REFUSES You Access to Your Own Money...
Your Social Security And Pension Are CANCELLED...
All Critical Computer Systems That Aren't Fixed By January 1, 2000 Will Forget That You – And Your Money – Ever Existed!
"A global financial meltdown...stocks held electronically could be wiped out. The consequences...catastrophic!"
– BUSINESS WEEK
SPECIAL ISSUE:
How To Survive and Prosper

What Leading Experts Are Saying About The "Year 2000" Bomb:

"Blood Will Run in the Streets."

"No lights. No heat. No running water."

— Senate Committee on Y2k
John Koskinen, Chairman

— Leon Kappelman
Co-chairman, Year 2000 Working Group.
Society for Information Management

"Inevitable difficulties are going to emerge. You could end up with. . . a very large problem."

– Alan Greenspan
Chairman, Federal Reserve

"The chaos that could ensue has been documented. It could disrupt air-traffic control systems that keep planes safely separated, records of tax payments, IRS tax refunds, elevator-maintenance scheduling... issuance of Social Security and other government checks, and bank loan payments."

— Caspar Weinberger
Former Secretary of Defense

"On a Friday night less than two years from now, a [Year 2000] tsunami will build in the Pacific and roll westward through all major hydrocarbon producing fields before reaching Prudhoe Bay, Alaska.

"Disaster strikes those who are unprepared and caught near shore. There is little time left to mobilize, so to speak, and move the world's huge oil and gas fleet to the safety of the sea."

– World Oil Magazine

"We will not be open on Saturday, January 1, I'll tell you that!"

— Loraine Gornick, Senior Y2k
Project Manager, SEARS-ROEBUCK

"If the Power Grid Goes Down...it is All Over."

– Senator Robert Bennet (R-Utah)

IN THIS URGENT REPORT:

- **THE "YEAR 2000" BOMB:** How To Survive And Prosper Page 20
- **4 CRUCIAL STEPS TO TAKE NOW:** How to Shield Your Wealth and Spare Your Family From The Coming "Year 2000" Disaster: Page 18
- **QUADRUPLE YOUR MONEY IN 14 months:** 2 Investments That Will Soar As Public Ignorance and Denial Turns To Panic: Page 22
- **STOCKS TO DUMP NOW:** Do You Really Want To Own These Stocks When Assembly Lines FREEZE? Page 18



And Much, MUCH More!

The "Year 2000" Bomb: How to Survive and Prosper

■ **Smith-Barney's computer** erroneously put $19 million into each of 525,000 financial management accounts — programmers blame something called the "Y2k Bomb."

■ **A computer at a Fortune 500 financial services company** inexplicably sent bills for nearly 100 years-worth of back interest — to 200 NEW clients...

■ **A computer at a California prison** thought the release date for two violent felons is 1997: The pair, actually scheduled for release in 2097, came within minutes of being freed...

■ **At an emergency meeting, air-traffic controllers** decided to simulate the year 2000 date change. Their radar screens flickered, then went blank...

Dear friend...

These are NOT fictional scenarios.

To the contrary: They have already happened...

And they're just a taste of what's in store as January 1, 2000 approaches.

The single greatest threat to your wealth — and the greatest profit opportunity of your lifetime is now less than 14 months away...

On New Years Eve, 1999 — as the clock strikes midnight and the first few seconds of the new century tick away...

...a 30-year-old computer glitch will trigger a massive crash, crippling tens of thousands of unrepaired mainframes worldwide...

...leaving many bank, brokerage and mutual-fund accounts hopelessly corrupted...decades of mortgage and tax payments erased...checks from Social Security, Medicare and Medicaid cancelled...and America's nation-wide electrical power grid in disarray.

You Have Less Than 14 months To Get Your House In Order...

The purpose of this report is to alert you and prepare you for a now-inevitable event that promises to be the most disruptive and potentially disastrous of our lifetimes...

...And yet that has been *largely ignored* by the popular media.

...But this report is not about fear. It's about survival and opportunity.

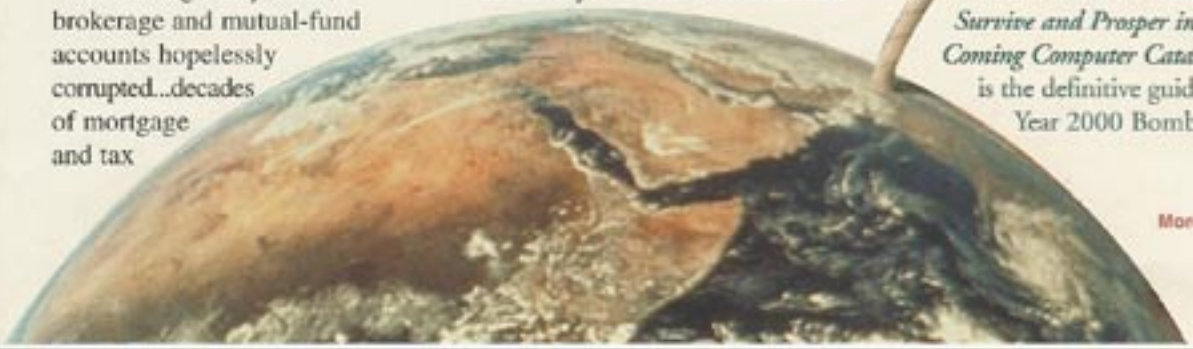
The "Year 2000" Bomb is far too serious to cheapen with hype or hysterics. No exaggeration is necessary: The news is dramatic enough without embellishment.

In this Special Report, I give you a brief introduction to the problem — including an easy-to-understand description of the crisis before us — and some much-needed help to both survive and prosper.

And, I'll introduce you to a handful of stocks, mutual funds and other investments that will soar in value as the public's apathy and ignorance inevitably turns into panic.

I'll show you how to *time* your financial moves over the next year, so your cash, your investments and your retirement nest egg are safe from harm.

...And I have even more help to give you: *THE MILLENNIUM MELTDOWN: How to Survive and Prosper in The Coming Computer Catastrophe* — is the definitive guide to The Year 2000 Bomb.



More On Page 5

A Quick & Easy Guide To The Coming Computerized Catastrophe

What Is The "Ye

In layman's terms, The "Year 2000" Bomb is simply a "glitch" that has been built into the tens of thousands of computers used by governments, businesses, electric utilities, water-treatment plants and financial institutions worldwide.

"Where did it come from?"

Beginning in the 1970s — thinking that their products would no longer be in use by the year 2000 — microchip makers and computer programmers shortened the date in their chips and software by eliminating "19" — the first two characters of the year.

Also — because they didn't believe their products would be in use at the end of the century, they used "99" and "00" as commands that some computers read as "Delete File" or "End of File."

"What will the Y2k BOMB do?"

1 Billions Of Computer Records Will Be Corrupted Or Destroyed:

As computer clocks tick over to January 1, 2000, many computers will think it's actually January 1, 1900.

Account records at banks, brokerages and mutual funds that were opened in, say, 1980, may show zero balances because computers will think they won't be opened for 80 years.

In many cases, the resulting confusion will cause entire computer networks to freeze entirely.

2 Government Services Will Collapse:

Some unknown number of the government's 7,500 "mission critical" computer systems that control everything from the printing of Social Security checks and tax refunds...to air-traffic control and strategic missile defenses — will go haywire.

3 Massive Disruptions In Vital Services:

Embedded microchips in vital equipment at electric utilities, water treatment plants, oil drilling platforms, and factory assembly lines will cause the equipment attached to them to freeze, causing blackouts, oil shortages, plant closings and more.

4 The Effects On Business Will Be Devastating:

Plant closures and layoffs will be rampant. Corporate earnings will fall to the lowest levels since 1932 and bankruptcies will soar.

5 The Psychological Effect Will Be Even Worse:

Millions will line up at suspect banks to withdraw cash, "just in case." Hoarders will strip many supermarket shelves clean. Panic will grip Wall Street as investors convert stocks, bonds and mutual funds to cash.

6 A Blizzard Of Lawsuits Will Follow:

According to *The American Bar Association*, damage awards will top $1 trillion as computer users sue software suppliers and microchip makers — and as stockholders sue corporate CEOs for the economic carnage they suffered.

"Will all computers fail?"

No.

Some will be repaired in time. Perhaps more than half of them. We have already identified some crucial ones we know won't be repaired, and some that will.

But most are huge question marks. We know for sure there will be serious economic and social disruptions, ranging from damn serious to a worldwide collapse that will take years to recover from.

"Is there any chance of last minute reprieves?"

None. The deadline — January 1, 2000 is carved in stone. And with less than 14 months to go, leading experts now realize that there aren't enough programmers in the world — let alone "Year-2000"–compliant microchips — for every institution to beat the deadline.

"How long will the crisis last?"

Many computer systems are so old they can't be fixed at all, and must be scrapped. Replacing them will take years.

Some larger systems — like those at the U.S. government's Departments of Labor and Energy

ar 2000" Bomb?



— are not projected to be "Year-2000"-compliant until the year 2019. Between now and then, industry will be forced to pull all available programmers from current projects — designing new software — in order to work on the "Year 2000" problem.

As a result, the development of new software and the evolution of the internet will be delayed for years.

"Why hasn't anybody TOLD me about this before?"

Two reasons:

1. The problem is so massive that even computer scientists are just now beginning to grasp the full impact of the "Year 2000" Bomb — and the fact that no "magic bullet" exists.

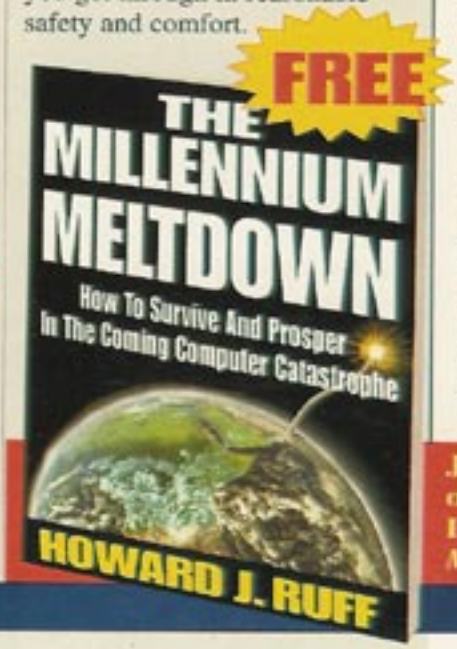
2. Because few reporters understand the technical issues, the popular media has largely ignored The "Year 2000" Crisis.

However, as respected leaders like **Alan Greenspan, Caspar Weinberger** — and two Congressional Committees — continue to speak out, public complacency is beginning to disappear.

"Is there a way to insulate my family and my finances from the 'YEAR 2000' BOMB?"

Fortunately yes. *THE MILLENNIUM MELTDOWN* can help.

- **I give you a "plain English" explanation of the Y2k problem:** You'll fully understand — perhaps for the first time — the full potential for disaster.
- **I give you specific strategies for surviving** the worst case, best case and intermediate scenarios — because nobody knows exactly which computers will go berserk, or the combined effect of the failures.
- **I give you specific investments** that will **1:** Soar as public complacency turns to panic, plus... **2:** Ideal "bridge" investments that will safely get your wealth from December of 1999 through January of 2000... and **3:** "Recovery" investments that will soar as the financial world begins to dig out of the rubble.
- **I give you a personal action plan** to shield yourself and your family from disruptions in the power grid...the food chain... the water supply...medical care... and more.
- **And, I give you recommended sources** for the supplies you'll need to make sure you get through in reasonable safety and comfort.



From Page 3

In *THE MILLENNIUM MELTDOWN*, you'll find a complete "Year 2000" survival and prosperity plan: How you can preserve and even increase your wealth while tens of millions of others are losing theirs...and how to safely and comfortably get your family through the chaotic years ahead.

I'll invite you to send for your free copy of *THE MILLENNIUM MELTDOWN* in a moment.

First, let's take a closer look at this pending — and now *inevitable* — crisis:

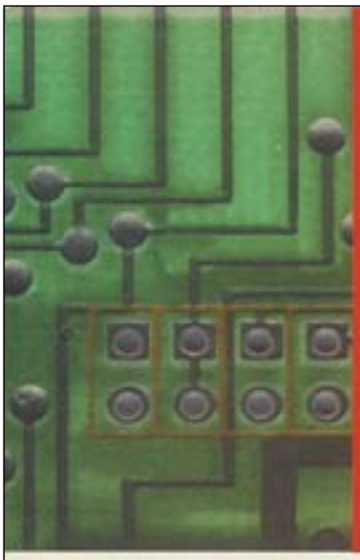
The Computers That Created Today's Global Economy Are Programmed To DESTROY It

In your copy of *THE MILLENNIUM MELTDOWN*, I make the "Year 2000" problem easy for you to understand and cope with.

In minutes, you'll be well on the way to shielding yourself, your family and your money — and you'll also be ready to grow your wealth with a handful of stocks, mutual funds and other investments that will soar, thanks to this impending crisis.

More On Page 7

Just mail the reply form on page 27 of this report, I'll rush *THE MILLENNIUM MELTDOWN* to you – FREE!



WORST CASE:

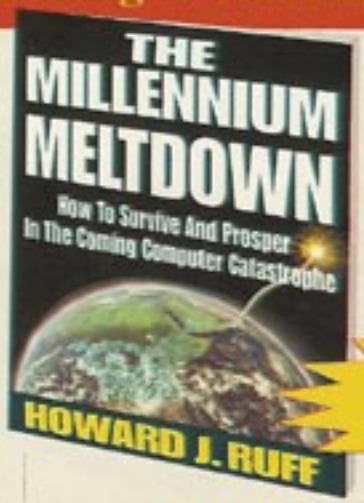
We know the "Year 2000" Crisis will cause problems, and that the deadline is non-negotiable.

...What we DON'T know is the full extent of the devastation.

The most optimistic experts predict sporadic failures that will plunge the world into an economic recession.

The "WORST-CASE" Scenario is almost too frightening to contemplate...

One Nanosecond Past Midnight...
...on January 1, 2000, THE FIRST "Year 2000" Bombs begin detonating...



An iron-clad defense and a profitable offense to keep your wealth intact and growing in the 21st Century

FREE!

HOUR ONE — GROUND ZERO:

Sparsely populated islands along the **International Dateline** in the Pacific begin to suffer a chain reaction of computer failures. Obscure news reports from U.S. satellite tracking stations in **Guam** and **Micronesia** hint at the first signs of trouble.

Although it is still early in the afternoon of December 31, 1999 in the U.S., few New Year's revelers here take note.

HOUR TWO:

The tidal wave of computer failures is building: Rolling Westward at the blinding speed of 1,000 miles per hour as the earth turns.

While more than 2 billion sleep, their economies — the world's least-prepared — are the first to feel its full impact.

Australians — along with people in Asia's rice-paper-thin economies — **Japan, China, India, Taiwan, Korea, Singapore and Hong Kong** — will soon awake to accelerating political, economic and social chaos.

HOUR FOUR:

"Year 2000" carnage sweeps Westward, crippling computers and critical computerized equipment in **Russia**...**India**...the **Middle East** and **Eastern Europe.**

HOUR EIGHT:

European commerce and investment markets are sabotaged.

Stock Exchanges, brokerages, currency exchanges and banks in **Brussels, London,** and **Seville** suffer irreparable damage.

Paris — the City of Lights — is plunged into darkness.

HOUR FOURTEEN:

It's our turn. By midnight Eastern Standard Time, the tidal wave has been building for 14 hours.

It has moved silently across the Atlantic, leaving billions behind in Europe, the Middle East and Asia to deal with its devastating aftermath.

The **U.S., Canada, Mexico** and **Central and South America** — are saved for last...

"...the IRS ...cannot quickly revise millions of lines of obscure software code...it will throw the government's financial operations into chaos."

– THE LOS ANGELES TIMES

From Page 5

And that makes *THE MILLENNIUM MELTDOWN* must-reading for you now. Why? Because the computers that *created* today's global economy are programmed to destroy it.

It's no secret that today's great stock Bull Market is a creature of the worldwide computer revolution and the exponential growth of the Internet.

Companies that didn't even exist a few years ago — like INTEL...MICROSOFT...and DELL, for example — have led the charge on Wall Street.

And my investment advisory — THE RUFF TIMES — has been tracking them, raking in some pretty spectacular profits.

...But the world's fascination with — and dependence on — computers has now made a worldwide financial catastrophe inevitable.

How Bad COULD It Get? Imagine This...

...On Monday, January 3, 2000, you go to the office, but the building is dark and cold. The parking lot empty. The elevators stuck on the ground floor.

It's just as well. You don't work there anymore — at least as far as your employer's computer is concerned!

It has forgotten all about you. Your payroll records have been erased. So has your 401(k) account and all evidence that you ever paid a penny in withholding taxes or Social Security.

Now imagine the same glitch that wiped out your *payroll* records eating away at your *banking* records ...your *mutual-fund* accounts...your *pension*...

Imagine it screwing up or erasing the records of bills you've paid to the electric, telephone and mortgage companies...credit cards and personal loans — even to the IRS — and *everywhere else* your name appears on a database...

Now visualize the same thing happening to the computers that control the flow of electricity to your home and the flow of food to your local supermarket.

...To the computers that sort out air traffic, put 911 calls through to the police, ambulance and fire department...

...And to the computers that store your medical and prescription records...even the computers that control those life-saving gizmos at your local hospital's emergency room.

...Starting to get the picture? *We've barely begun:*

Imagine that the computer glitches fouling up *your* life are also striking more than 265 million Americans...hundreds of thousands of U.S. businesses...and the entire federal government — all at the same time...

And while you're at it, imagine

More On Page 11

As New Years revelers in Times Square pop corks on thousands of champagne bottles, the fat lady sings for American business, finance, our jobs, pensions and the economy.

America will awake in the morning with **the hangover of the century.** And it won't be from the champagne.

THE AFTERMATH:

Like Humpty Dumpty, all the king's horses and all the king's men, won't be able to put tens of thousands of computer systems, networks and computer-driven assembly lines together for months, years — and maybe decades.

Our personal lifestyles — along with the worlds of business and finance — revert **100 years backwards in time.**

Your wealth — not to mention your family's comfort and safety — is only a dim memory

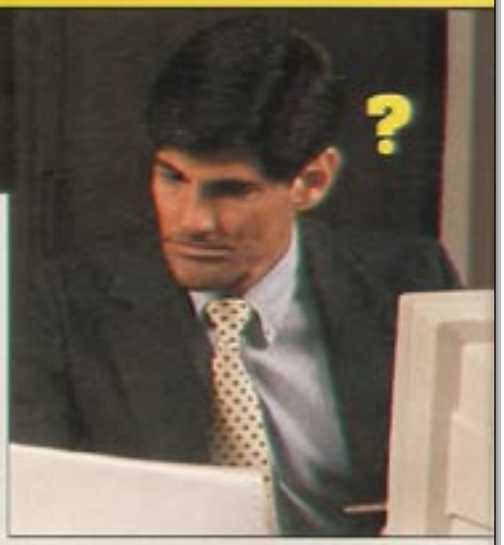
Ignore This Sober Warning, And You'll Risk It All:

THE MILLENNIUM MELTDOWN is your best insurance against The "Year 2000 Bomb"— the definitive self-defense strategy, PLUS how you can multiply your wealth while others are losing theirs.

Mail The FREE Survival Guide Request Form On Page 27 Of This Report Today!

Never Underestimate The U.S. Government's Ability

To Screw Things Up!



Consumed by scandal and the train-wreck he's made of his legacy, Bill Clinton has failed miserably at the one thing that could have made him a hero: Defusing The "Year 2000" Bomb.

He has, as promised, "Built a Bridge to the 21st Century" alright — a 21st Century DISASTER.

Here's what U.S. Congressman Steven Horn (R-CA), Chairman of the House Technology Subcommittee, says you can expect after January 1, 2000:

NO FBI, MEDICARE OR MEDICAID FOR AT LEAST A YEAR:

The Justice Department and *Health and Human Services* won't complete essential Y2k repairs until the year **2001.**

NO IRS — OR IRS REFUNDS FOR 4 YEARS:

The good news is that the *IRS* may not be able to process your tax returns. The bad news is that it won't be handing out any refunds either!

Since last fall, says newly installed Commissioner Charles Rossotti, the agency has upped estimates of its Y2k costs repeatedly, from $250 million, to $850 million, to more than $1 billion.

The IRS fell behind its own deadline of having 66 of its 127 most vital systems fixed by January 1998, and still hasn't finished deciding which minicomputers, file servers and PCs need debugging.

The Treasury Department won't finish until **2004.**

"Under Koskinen (Clinton's Y2k Czar), government performance has fallen from a D-minus to an F."

– U.S. Representative Steve Horn (R, CA)

NO FOOD STAMPS FOR YEARS:

The *Agriculture Department* won't finish its Y2k repairs until **2005.**

NO DEPENDABLE AIR-TRAFFIC CONTROL FOR 10 YEARS:

The Transportation Department won't have its computers ready until the year **2010.**

SERIOUSLY COMPROMISED NATIONAL DEFENSES FOR 12 YEARS:

The Defense Department won't have its computers ship-shape until **2012.**

ENERGY AND LABOR DEPARTMENTS 19 YEARS BEHIND:

The Energy and Labor Departments will come in dead last — with Y2k repairs finished by year **2019.**



This Secret Agency Will Tell Millions...

"Kiss Your Social Security Check GOOD-BYE!"

Did you know that every government check is processed by the Treasury Department's Financial Management Service (FMS)?

It's true — and FMS computers are in lousy shape!

As of last March, FMS hadn't even finished assessing which of its computer systems will require repairing!

Since it takes three full years to clear the average computer of Y2k Bombs...since the government software repairs typically run 15 months behind schedule...and judging from the fact that some government systems will take up to 19 years to repair...

...it's a slam dunk that there will be l-o-n-g interruptions in payments to people who need them most.

At Least The FAA Has A Back-Up Plan: "You're GROUNDED!"



According to Congress' #1 Y2k expert Steve Horn (R-CA), the **Department of Transportation's** feeble attempts to debug its 630 most critical systems have been pathetic.

...And at one of its sub-agencies — the **Federal Aviation Administration,** where air-traffic-control computers perform the valuable task of keeping airplanes from crashing into each other — the news is especially bad.

Its new deadline? *Sometime in the year 2004!*

GAO — the government's own accountants — now warn that, when it comes to beating the January 1, 2000 deadline, the FAA simply "won't make it."

But don't worry. The FAA has a back-up plan. Namely, **to ground planes until the repairs are made.**

The year 2000 Bomb will impact every part of your life: That's why it's so important that I get *THE MILLENNIUM MELTDOWN* into your hands right away: Mail the reply form on page 27 of this report now!

SOCIAL SECURITY — DYING OF OLD AGE:

According to the *General Accounting Office* — that investigative arm of Congress, widely respected for its unbiased analysis — there's trouble ahead:

"While SSA deserves credit for its leadership, the agency remains at risk that not all of its mission-critical systems — those necessary to prevent the disruption of benefits — will be corrected before **January 1, 2000**."

THINK DEALING WITH BUREAUCRATS IS TOUGH NOW?...JUST WAIT!

In *THE MILLENNIUM MELTDOWN*, **Ed Yourdon** — a top computer consultant who has authored 27 books, including textbooks used in university computer-science courses — gives you his expert view:

"Nobody seems willing or able to say it in simple language," says, Mr. Yourdon, "so let me be the one:

"The federal government is not going to finish its Y2000 project. No maybes, no ifs, ands, or buts. No qualifiers, no wishy-washy statements like 'unless more money is spent' or 'unless things improve.'

"We're not going to avert the problem by appointing a Y2000 Czar or creating a National Y2000 Commission.

"Let me say it in plain English: The United States federal government will not finish its Y2000 project."

...Any questions as to where *Mr. Yourdon* stands on the question?

Here's what Capers Jones — another software legend — found when he surveyed 600 large organizations working on Y2k:

- 58% of federal Y2k projects are behind schedule.
- 14,250 military applications will not be fixed in time.
- Total estimated Y2k cost for the federal government will be $143 billion — more then 36 times the government's original $3.9 billion estimate.

And that estimate keeps soaring — with alot of money going down a rat hole as thousands of life-critical programs still won't be repaired on time.

What that means is no Social Security, Medicare or Medicaid. No Food Stamps or Welfare. No air-traffic control. A hog-tied FBI, CIA and DIA. Massive disruptions at federal prisons. Weather and communications satellites spinning out of control. Seriously compromised national defense.

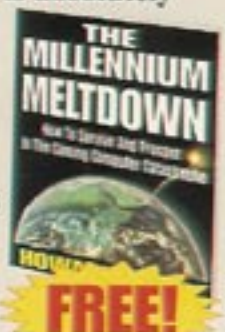
THE BOTTOM LINE:

Every major government agency is already behind schedule in dealing with the Y2k Bomb.

...But the deadline is unyielding. January 1, 2000 will come whether bureaucrats are ready for it or not.

When it comes, federal computers will go berserk.

To not only survive but PROSPER, it is absolutely CRUCIAL that you protect yourself now from the government's failed Year 2000 preparations. Send for your FREE copy of *THE MILLENNIUM MELTDOWN* right away!



FREE!

Where Will YOU Be When The Lights Go Out?

Electricity is the linchpin of modern life. All government agencies, businesses and our individual homes are totally dependent on electricity. We cannot function without it.

The bad news is, the U.S. Power Grid is a Sitting Duck for The "Year 2000" Bomb...



Every state, county, city, neighborhood and every dwelling in America is tied into a vast network of electrical transmission lines.

Computerized controllers at critical points around the country route excess electricity from one area to another where it is needed.

Are there back-ups? Yes — *computerized* ones.

...And they're riddled with Y2k Bombs — both in their hardware and software.

Some utilities have only recently begun the process of ferreting out potentially weak links in their delivery systems. Worse, since most utilities are linked to one another in gridlike fashion, there could be a domino effect, turning local failures into regional blackouts.

I have yet to find even one major electric utility that has been independently certified as Y2k compliant.

...What About NUCLEAR Power Plants?

According to Jared S. Wermeil, director of the Y2k program at the Nuclear Regulatory Commission, "It wouldn't surprise me if certain plants find out that they are not Y2k ready and have to shut down."

That's 20% of America's total electricity supply!

The Damage Isn't Un-Done When The Lights Flicker Back On...

After more than about three days without electricity, everything just folds up. Trains, heat, refrigeration, water supplies are all damaged– some beyond repair.

Billions of dollars-worth of food can spoil. And according to many Y2k experts, any significant disruption in the national power grid would send us straight back to the 18th or 19th century.

And according to the people who study such things, it would take us at least 20 years to regain the lost economic capability widespread blackouts would cause.

Last winter, an ice storm knocked out **Montreal's** power for a week, and rural areas for an entire month. It's still having a devastating effect on the economy both in Canada and the Northeastern United States.

Auckland, New Zealand lost power for more than a month, resulting in thousands of businesses failing. Rumors are, it was a Y2k problem.

Fortunately, there is a lot you can do to ensure you'll have plenty of electricity and clean water even after January 1, 2000.

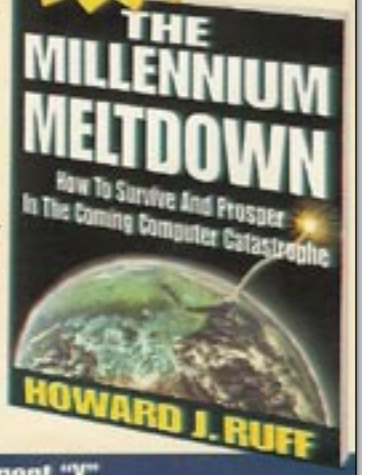
In *THE MILLENNIUM MELTDOWN*, for example, I introduce you to companies and products that can get you through the crisis in complete safety and comfort.

"Electric utilities are only now becoming aware that the programmable controllers... may behave badly or even freeze up when 2000 arrives."

– BUSINESS WEEK

Yours FREE!

Send for your FREE copy right away: Mail the reply form on page 27 of this report today!



From Page 7

even worse disruptions affecting billions of people throughout Europe...Asia...and even in emerging economic powerhouses like Brazil:

Slowing international trade and investment to a crawl, throwing the world's currency and stock markets into utter disarray...

...And pushing the world economy over a cliff — crashing stock, bond and commodities markets worldwide.

Can you see why the words even the mainstream media use to describe the Y2k Bomb — words like *"catastrophic"*...and *"melt-down"* — can't even begin to measure up?

We are talking about a global event that is capable of — as TIME magazine recently put it — *"shutting down life as we know it."*



"Everybody agrees that less than half of America's computers will be fixed in time. But nobody knows exactly which ones will fail, or even how they'll fail — let alone how those failures will impact the economy, the markets, your income or even your personal safety."

"In times like these, a cautious — and realistic — financial strategy is worth its weight in gold."

– HOWARD J. RUFF

Corporate America: A House of Cards

The federal government — and the people who depend on it — may be hardest hit, but they are far from being the only victims.

In your FREE copy of *THE MILLENNIUM MELTDOWN*, I show you why many of America's most successful companies will be wounded by the Year 2000 Bomb — some fatally.

This may shock you — but according to government surveys, a full one-third of Fortune 250 companies only began Y2k projects in 1997 — far too late to complete Year 2000 assessment, repairs and testing before the January 1, 2000 deadline.

Almost half of America's largest companies say they have even finished *assessing* the problems they face.

...And only 4% say they have completed repairs and are testing systems to see if they work.

Unfortunately, not even companies that have remedied their own "Year 2000" problems in time will escape unscathed.

Virtually every one of those companies relies on hundreds — and in some cases, thousands — of smaller suppliers for critical components in the products they make.

According to a recent Wells Fargo survey, 40% of those companies, critical in the supply chain that supports the megacorporations, say they are ignoring the Y2k Bomb

Disaster In A Chain Of Reactions

GM may have its internal Year 2000 problems solved — but if the small company in Mississippi that makes door handles for Cadillacs can't deliver, the entire assembly line comes to a grinding halt.

Tens of thousands of workers are laid off. Dealerships close their doors. Corporate earnings and stock price crater.

And as that kind of disaster strikes one blue-chip company after another, the stock market crashes ...unemployment soars...and the economy goes into the tank.

As Bad As It Is Here, It's WORSE Overseas

Programmers in **Great Britain, France, Japan, Germany, Australia,** and **Canada** are even farther behind than we are. And less-industrialized countries haven't even *begun* to deal with the problem:

■ **China:** Officials at China's Shanghai Stock Exchange have yet to take even preparatory steps. The China Securities Regulatory Commission — its SEC — has only recently begun to consider the issue.

■ **Thailand:** According to the director of Thailand's National Electronics and Computer Technology Center, they won't make the Year 2000 deadline, either.

■ **Malaysia:** The vast majority of companies there haven't even begun to prepare. The government is just now setting up its Y2k task force.

More On Page 12

The Ruff Times Y2k Survival Guide • February 1999

From Page 11

■ **Singapore** and **Hong Kong:** Computer experts are frustrated that managers in these two colossal financial centers do not appreciate how serious the problem is.

About 60% of 2,000 firms surveyed thought they would be affected by the Y2k bug, but only 26% said they knew how to defuse the Y2k Bomb in their computers.

■ **Canada:** Officials are now publicly admitting that our northern neighbor will NOT complete Year-2000 corrections for its mission-critical systems.

A recent report from Quebec's Auditor General betrays the probability of significant disruptions in government services in the new century.

■ **Mexico:** Almost no Y2k work has been done at all. Since it's too late to begin now, that failure will eventually come rolling across our southern border with great negative consequences, especially in the border states of California, Arizona, New Mexico and Texas.

According to Ross Anderson of Cambridge University's computer laboratory, many countries that supply vital products and materials to the U.S. haven't even started to debug their computers: Korea, Indonesia, South Africa, Brazil,

Y2k progress by top corporations "falls considerably below levels necessary to avoid business disruption."

– SENATOR ROBERT BENNETT, R-UT

Chief Information Officer at America's Biggest Company:

"We Have A Catastrophic Situation In All Our Plants Worldwide."

A few months ago, General Motors' engineers decided to find out what would really happen when computer clocks click over to January 1, 2000.

...So, they advanced all the computer clocks in an entire plant ahead to the year 2000.

Everything stopped: Assembly lines halted dead in their tracks and robotic devices froze in mid-air.

...All of which led GM's CIO to make the candid-yet-startling admission above...

...and prompted America's largest corporation to appropriate a half-billion dollars in 24 months to defuse their Y2k Bombs.

Unfortunately, not enough major corporations have taken the Y2k problem as seriously as GM.

In a recent survey, fewer than 60% of the firms surveyed have even completed primary-risk assessment — the first step in a debugging process that takes an average of three years!

And surveys conducted by the Securities and Exchange Commission (SEC) indicate that even fewer mid-size and small companies are taking the problem seriously.

That means that GM's assembly lines may grind to a halt anyway — as suppliers of the thousands of small parts that go into each vehicle fail to deliver on schedule.



Will *you* be ready for the economic fallout? Send for your FREE copy of *THE MILLENNIUM MELTDOWN!*

Saudi Arabia and the United Arab Emirates in particular.

Massive New Nightmares Ahead For Japan

Don Smith, international economist at MSBC Midland says, "I worry about Japan because the financial system is so very weak. Many banks are close to insolvency at the moment. If there is a major crisis of confidence in the banking sector which this kind of phenomenon could prompt, Japan is vulnerable."

Deutsche Morgan Grenfell's Edward Yardeni agrees: "Asian countries have a Year 98 problem: They are just trying to survive this year. I'm becoming increasingly convinced that Asia is *toast* in the Year 2000." The American chamber of Commerce in Japan (ACCJ) has also chimed in on Japan's coming Y2k disaster: "The Japanese government's efforts have been disappointing given the seriousness of the problem.

"Systematic disruption in the financial markets in particular could cause critical damage and loss of credibility to every firm in the supply chain for a given industry, and across industries globally."

More On Page 14

"Electric and phone service could be lost. Banks and supermarkets shuttered. Life savings could vanish and lives be imperiled."

– TIME MAGAZINE

MAJOR BANKING PANICS AHEAD

Knowing What You Do Now, Will You Leave Your Money In The Bank Overnight On December 31, 1999? I Won't and Neither Will Millions of Other Anxious Depositors...



When the media hype begins — and especially as New Years Day 2000 draws closer — anyone with an IQ larger than their shoe size will line up to empty their bank accounts.

It will be 1929 all over again.

...Of course your bank won't tell you that. They've done their best to convince everyone that the banking system will survive without a hitch.

Citicorp, for example, says it is spending $500 million to defuse its Y2k problems.

...Bank of America, which is merging with **NationsBank,** has 1,000 employees working on the Y2k problem full time at a total cost of $380 million — and says work is 60% complete.

And overall, the **Controller of the Currency,** which oversees about 2,600 national banks, has examined the current progress of 87% of them and says only about 14% were not satisfactory. (The **FDIC** says 12% flunked its Y2k test.)

But none of that may matter in the long run...

For one thing, many small banks did *nothing* to avert a Y2k crisis until the beginning of this year. That means they're already 20 months behind schedule.

What's more, community banks are spending an average of only $7,000 on Y2k — only 44% have tested their vaults and other time-sensitive security systems for Y2k.

And nobody even *knows* if computers will lock bank employees out, or even throw the vault doors wide open, come 2000!

Most important, depositor uncertainty and fear of having bank accounts erased will drive millions to empty their bank accounts "just in case."

Even a **temporary** interruption of **electronic funds transfers** from one bank to another could trigger a worldwide banking panic — if it went on for just a few hours.

Let me help you protect your cash and more: Send for your FREE copy of *THE MILLENNIUM MELTDOWN* right away!

For Continuing Updates Dial TOLL FREE 1-800-773-7833 Department "Y" **Page 13**

HAND-WRINGING AT THE Central Intelligence Agency:

The CIA Is Worried Sick About Asia...



The CIA **knows** how dangerous the Y2k Bomb will be to national security — and it is collecting information on preparations for social, political and economic turmoil following interruptions of essential services in fragile societies.

The alarm was recently sounded for Asia when Sherry Burns — head of the CIA office studying the Y2k issue in Asia — said most Pacific Rim countries were "maybe nine months to a year behind in terms of where the work should be."

"We're concerned about the potential disruption of power grids, telecommunications and banking services," said CIA head Sherry Burns.

Whenever crisis grips the markets, opportunity does too. And I've found dozens of investments that will make you a once-in-a-lifetime killing..

Send for your FREE copy of *THE MILLENNIUM MELTDOWN* right away!

From Page 13

Germany Sleep-Walking Towards Catastrophe

Here's a shocker: Nearly 74% of all German companies say they don't expect to complete compliance measures by January 1, 2000.

While major companies such as Siemens, Daimler-Benz and BMW have already defused their Y2k Bombs, few smaller companies have the time, money or expertise to both get ready for the new European Union and address The "Year 2000" Bomb at the same time.

And according to Andy Kyte, a research director at the Gartner Group — top international computer experts "You could apply the same criticisms to Austria, Switzerland, Spain, France and Italy — Sophisticated economies with high dependence on computer systems, and still

MEDICAL NIGHTMARE IN THE MAKING:

Back To The Dark

Heart defibrilators that save countless lives every day...ventilators and pumps that make modern surgery possible...MRI and CAT Scan machines...and even the 911 dispatchers responsible for getting the ambulance to your house...

...Every doctor's office, clinic, testing lab and hospital in America now relies heavily on computerized equipment — and some of that equipment is literally *crawling* with Y2k Bugs.

And to make matters worse, America's medical community is just now awakening to the potential crisis! If you need a long-term prescription, you may want to consider stocking up now...

Will Your Pharmacist Tell You To Tear Up Your Prescription?

Take insulin, for example: Millions of diabetics need it to live.



Page 14

a very small percentage of Information Technology budgets being diverted to 2000 compliance."

The World's Investment Markets Are TOAST

By far, the biggest threat to investors like us is with the international money and stock markets, which are internationally inter-dependent and totally integrated. Some great financial centers, like Hong Kong, for example, are not even close to being on schedule.

Remember how the Asian crisis rippled through markets worldwide last year? Imagine what would have happened if Asian economies had completely shut down!

A computer failure in an emerging market could stall liquidity, send share prices tumbling and spark a global crisis of confidence.

Will The U.S. Investment Markets Survive?

Every time a share of stock trades, the transaction runs across numerous computers — from your broker, to the trading floor, to the buyer, and back to you as a confirmation.

More than a billion shares change hands daily in the U.S.A. alone. Then there are futures and options exchanges, the bond market and foreign exchanges. Every entity from the Fidelity Magellan Fund to the New York Stock Exchange relies on computers to record sales.

Triaxsys Research says American Express, Merrill, Travelers and other industry leaders are laggards.

"The financial services industry is not appreciably ahead of others in addressing Year 2000," Triaxsys says.

In plain English, that means, "Look out for serious disruptions and even failures of hundreds of financial services firms!"

In the last few pages, I've given you only the briefest glimpse at what the Year 2000 Bomb will mean to the world economy...the investment markets...your job or retirement ...and to your very life.

More On Page 17

"...for some institutions... it will soon be too late. A real catastrophe could affect many people's lives around the globe..."

– THE WASHINGTON POST

Ages Of Medicine?

But 70% of the world's insulin is produced in a computer-controlled manufacturing plant in the Netherlands.

The world's diabetics are betting their lives that those computers won't crash at the stroke of midnight on New Years Eve, 1999.

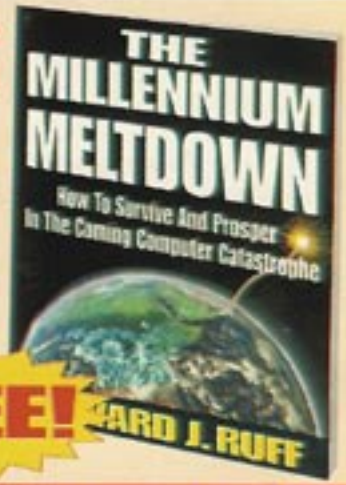
They're also gambling on the companies that supply that plant: The electrical utility... bank...phone company...water provider...sewage treatment facility...raw materials suppliers...

...They're counting on its distributors and their suppliers...

...Their pharmacist and his suppliers...and they're gambling on their own bank or insurance company — and their suppliers — in order to pay the bill.

Please — don't risk your health or even your life: Get *THE MILLENNIUM MELTDOWN* and learn how you can both survive and prosper.

Mail the reply form on page 27 of this report for your FREE copy right away!



FREE!

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THE MILLENNIUM MELTDOWN

SURVIVE. PROSPER.

MUST-READING: The Definitive Guide To Protecting Your Wealth and Your Family From The "Year 2000" Bomb!

> "...millions of computer systems could go haywire, shutting down life as we know it and turning our information age into a digitally dysfunctional society."
> – TIME MAGAZINE

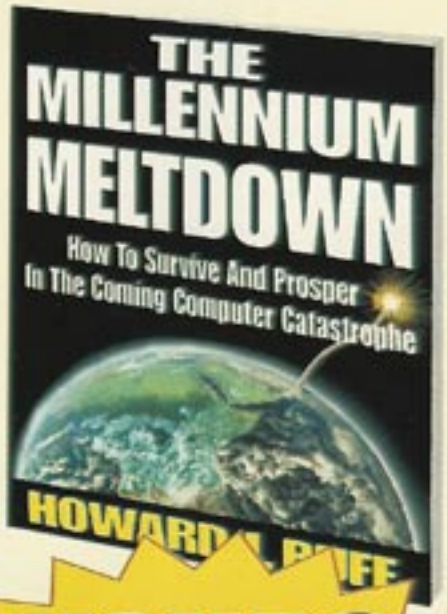
LAYMAN'S GUIDE TO THE MILLENNIUM MELTDOWN:
What it is, how it will affect your job, your pension, your money, your health and your life.
Page 2

HOW BAD WILL IT GET?
The 3 most likely scenarios – and how to survive and prosper in each one.
Page 14

THE ABSOLUTE WORST INVESTMENTS FOR 1998-99:
Popular investments you own that are most likely to be "dead on arrival" come January 1, 2000.
Page 20

6 STOCKS AND ONE MUTUAL FUND THAT CAN QUADRUPLE YOUR MONEY IN THE NEXT 14 months:
The smartest ways to profit and the companies that offer Year-2000 solutions to businesses and governments.
Page 20

YOUR PERSONAL Y2k SURVIVAL PLAN:
12 crucial things you must do right away to ensure your family's safety and survival.
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YOURS FREE!

WHAT NO HOME SHOULD BE WITHOUT:
Quality products to get you through the crisis in safety and comfort.
Page 16

YOUR HOME COMPUTER IS SAFE. RIGHT? ...MAYBE NOT!
Here's how to make sure your PC survives without a glitch.
Page 17

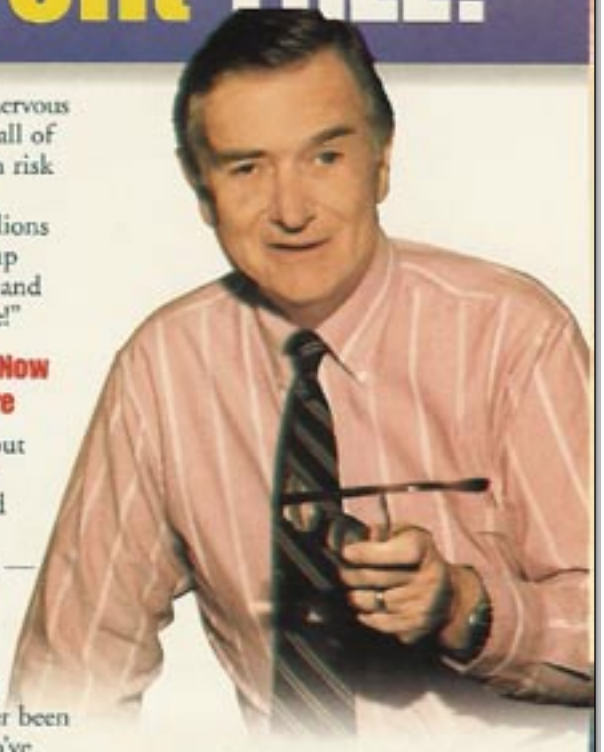
AND MUCH MORE!

Mail The Reply Form On Page 27 Of This Report Today!

Protect and Preserve Your Cash, Your Investments And Your Retirement Nest Egg!

The "Year 2000" Bomb:

"Let Me Help You Survive and Profit FREE!"



Believe me: We've barely scratched the surface. There's so much more I need to tell you: *The sooner, the better.*

It is crucial that you realize all the ways the coming computer disruptions will affect your home ...your ability to travel...your ability to get food and water...and more.

At the very least, you need to know what to worry about, and just as important, what NOT to worry about.

For example: More than 50% of all businesses still have no idea what the Year 2000 Bomb will mean to them:

Think about what will happen to the stock of companies with the expertise to *fix* the Year 2000 problem as corporate managers begin to wake up:

They'll double, double again, and then double again!

Think about what will happen to tangible assets and natural resources: When the market finally accepts the inevitability of the Year 2000 Bomb, anyone who owns gold, silver or oil stocks will make a fortune virtually overnight.

And can you imagine what will happen when all 265 million of our neighbors get their hands on this information?

Economic studies have shown that, store shelves would be cleaned out overnight if only 2% of us begin hoarding food and survival supplies!

Think about what will happen to the investment markets — not to mention your stocks and mutual funds — as the Year 2000 deadline draws nearer, and millions of nervous investors decide to liquidate all of their paper assets, rather than risk holding paper wealth.

...And try to visualize millions of anxious depositors lining up to close down their checking and savings accounts, "just in case!"

An Ounce Of Prevention Now Is Worth A TON Of Cure

If you know anything about me, you probably know that from time to time, I've warned my readers about potential financial and economic crises — across the horizon.

To some in the media — especially the still-wet-behind-the-ears analysts and money managers who've never been through a bear market...who've never seen 21% interest rates or 18% inflation like in the '70s and early '80s — my caution is a curiosity.

But I don't get paid to be optimistic or pessimistic; only to be right.

Of course my readers who *prospered* through those times because of my unique blend of realism and optimism would beg to disagree.

Not only did they come through those years of high inflation with flying colors, they had *piles of money* to take full advantage of the boom that followed.

And they remember that — even in the darkest days — I always predicted that America would come through the bad years and move on to a new era of prosperity.

As then, I sincerely hope and pray that somehow, we'll all scrape by with our wealth and personal safety intact.

But, it doesn't look as though most people will.

Please don't misunderstand: I'm not predicting the end of civilization. Somehow, we will muddle through. We always do.

...But this time, it will take years to put Humpty Dumpty together again.

The effects of the Y2k Bomb will be *far more disastrous* than you're being led to believe by the media. And I'm saying that your financial independence and your family's security are at grave risk.

More On Page 18

Howard Ruff: Ma

After 67 years of life and 25 years as a leading investment advisor, Howard J. Ruff has seen it all. And he's made his readers money in every investing environment.



Hitting Home Runs For Three Decades

Back in the 1970s, Howard Ruff was among the first advisors to recommend money-market funds in the '70s, — when they were earning 15% to 20% — long before most people had even heard of them.

Also in the 1970s, Howard was one of the world's first investment advisors to recommend precious metals.

By 1980, his followers had ridden gold from $180 to $700 per ounce... ...And silver from $2 to $35 per ounce.

Did he take his profits? *Did he ever!*

Near the peak of the precious metals boom, Howard warned his readers that gold was "...going back to $400. When that prophecy came true, Ted Koppel interviewed Howard on NIGHTLINE to find out how he knew.

$20,000 In Gold Turns Into $400,000

In one of his most stunningly profitable calls ever, Howard recommended call options on a closed-end, gold-mining mutual fund. After recommending it to subscribers, he plunked down $20,000 of his own money, and watched it turn into more than $400,000.

RUFF TIMES readers who shadowed his moves earned a 20,000% return!

When natural resources are hot, Howard is hotter. Take a look at the gains he's unearthed in natural resource stocks:

- DeBeers (up 250%)

From Page 17

How Bad Will It Get? Nobody Knows For Sure.

Anyone who tells you they'll breeze through New Year's Day, 2000 without a hitch clearly doesn't understand the problem.

A lot of Captains of Industry are still saying, "Full speed ahead. If we graze the iceberg, we'll just pick up a load of ice."

That's utter nonsense.

At the very least, you're looking at *intermittent and unpredictable* disruptions in electrical service and safe drinking water, air travel and a host of government services.

Of course, it goes without saying that such disruptions will shake everyone's confidence in the stock market.

And that loss of confidence will inevitably lead to panicky trading sessions on Wall Street, mass confusion in the currency and futures markets, and bank closures that last anywhere from a few hours to a few days — or even weeks or months. And some unknown number of them will never open their doors again.



Howard's Prudent Steps To Take Between Now And Doomsday

1. **I'll liquidate the stocks and other investments that are most vulnerable as the year 2000 panic gathers.**

I refuse to own the stock of any company that hasn't taken the Year 2000 Bomb seriously.

That means more than just making sure their own computers and embedded microchips won't freeze; it means making sure that their suppliers are ready for the new century, too.

GM may have spent a half-billion on its computers — but if the guy who makes door handles or gas tanks can't deliver, the entire assembly line shuts down. I'll give you a list of the highest-risk industries — stocks you may already own — in your FREE copy of *THE MILLENNIUM MELTDOWN.*

More On Page 21

n For All Seasons

- Emerald Lake (up 481.1%)
- Gold Mines of Kalgoorlie (up 400% in 21 months)
- ML Pacific Mutual Fund (up 47.6% in 20 days)
- Exxon (up 181%)

The '80s and '90s: World-Beating Profits With Safety

In the late '80s and early '90s, Howard was one of the first analysts to recognize the enormous upside potential of the stock market. Some of his more notable calls of the 1990s include...

- The Korea Fund: A 72.5% profit in eight months
- Fidelity Latin America Fund: Up 21% in three months
- The New Asia Fund: Up 59% in nine months
- Continental Air: Up 149% in ten months
- Corrections Corporation: Up 97.3% in six months.
- Somatogen: Up 40.7% in four months.
- Intel: A 27.7% gain in four months.
- Microsoft: Up 39.8% in five months.
- Information Resource Engineering: Up 27% in just two weeks.

...Now, Get Ready For A Guaranteed Out-Of-The-Park Grand Slam

In the financial markets, crisis and opportunity go hand in hand.

Every once-in-a-while, you meet up with a situation that could destroy your financial security — or, if you make the right moves, earn you an overnight fortune.

And considering the magnitude — and inevitability — of the coming "Year 2000" crisis, it's a sure bet Howard will surpass even his own sterling record for catching massive trends early and investing in them.

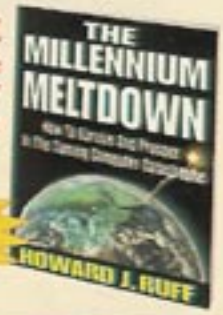
And you can too — completely without risk or obligation.

In *THE MILLENNIUM MELTDOWN*, Howard Ruff unveils 7 investments that can't help but generate double-digit, even triple-digit gains as a direct result of the Year 2000 crisis.

Plus, investments that will keep your wealth growing through New Year's Day 2000 and well beyond.

Send for your FREE copy now: Mail the reply form on page 27 of this report today!

FREE!



What Do Insiders Really Believe About The Y2k Bomb? This Programmer Headed For The Hills!

Serious concerns about the Y2k Bomb are not isolated to a handful of Chicken Littles. The people who know mainframe computers best are scared stiff.

Recently, TIME Magazine reported on one such insider who had just headed for the hills. *Literally!*

Tim May, a computer engineer, has already fled to the picturesque hills of Corralitos, California, hoping this spot — with its farms and fishing — will spare him the hardships of the food shortages he believes will accompany the turn of the century.

Not only that — Mr. May is socking away bulk food and gold coins and even firearms.

In coming months, says May, it will dawn on more and more Americans that "we aren't going to make the deadline."

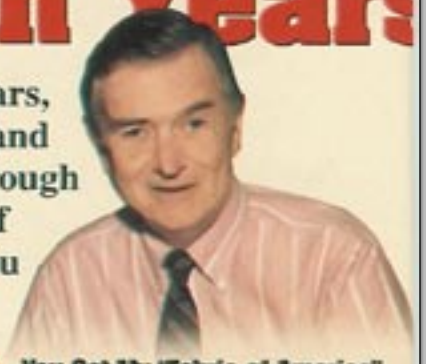
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Uniquely Qualified To Give You The Experience, The Maturity And The Caref

SURVIVE And PRO In The Uncertain Years



As Editor In Chief of THE RUFF TIMES for 23 years, I've guided my readers through economic booms and busts...through runaway inflation and deflation...and through bull and bear markets alike. Now, with the publication of *THE MILLENNIUM MELTDOWN,* I'm ready to help you take your wealth intact into the 21st Century...

1. You Get My Update On The Year 2000 Mess Every Three Weeks:
I grill the world's top experts on the Y2k problem...pick their brains on what we can expect, how to protect ourselves and build our wealth even while others lose theirs.

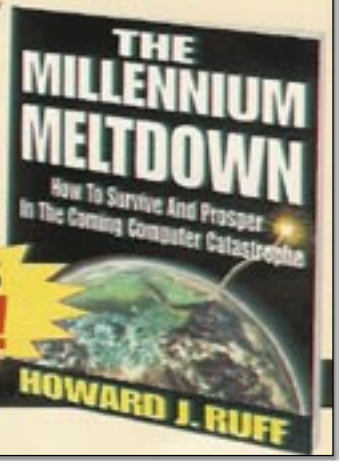
2. You Get My Current Investment Recommendations:
While the overall market has done well over the past few years, we've done better — with home runs and even a few grand slams. Whether you're investing primarily for income...interested in maximizing your profits with today's hottest business trends...or creaming the market with today's hottest home-run stocks, THE RUFF TIMES will help you reach your financial goals.

3. You Get Sage Analysis Of The Investment Markets From A Seasoned Expert:
Every issue of THE RUFF TIMES begins with my concise overview of the stock, mutual fund and precious metals markets. It's a quick synopsis that centers you...shows you what's ahead...and prepares you to protect your wealth and profit.

4. You Get "Ruffonomics 101:"
This section — often laced with stinging wit (well, I'm half right) and satire — teaches you about the factors that are really driving America now — and will hurt us in the months and years ahead. Everything you need to sharpen your self-defense and wealth-building strategies.

5. You Get My "Fabric of America" Analysis — The Social Background Against Which Investments Must Be Measured:
It's easy to be complacent when the economy is doing well and the stock market is hot. Taking a clear-eyed view of the social underpinnings provides a dose of reality that will keep your defensive senses sharp.

6. You Get Your Questions Answered:
In uncertain times like these, it's comforting to have access to informed "second opinions" about your wealth-building strategies. That's unhedged advice you can really *use!*



Please — let me help you not only survive but prosper in the coming "Year 2000" meltdown: Mail the reply form on page 27 of this report today!

YOURS FREE!

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Guidance You'll Need To...

SPER Ahead

I'll Fulfill These 4 Solemn Promises In Every Issue Of THE RUFF TIMES:

- I'll track and report on the progress (or lack of it) of Uncle Sam, corporations, states and foreign countries in repairing their computers.
- I'll help you devise an iron-clad plan to survive and prosper during the Year-2000 catastrophe.
- I'll guide you to the stocks and other investments that will soar between now and December 31, 1999 — and survive the new millennium.
- I'll give you the unvarnished truth about the economic and social issues you'll face in coming months — and help you prepare.

Call toll free or mail the free request form today! See page 27 for instructions.

From Page 18

2. I'm buying the stocks of companies that stand to gain the most from repairing the Year 2000 problem for governments and businesses around the globe.

Not only will they be the biggest winners in the stock market between now and the year 2000...

They also have the breadth of talent to continue to thrive in a post-Y2k world.

We already own some of those stocks, and we'll be buying more in the months ahead!

...And I'll introduce you to my favorites, both in your FREE copy of *THE MILLENNIUM MELTDOWN* and in coming issues of THE RUFF TIMES.

3. I'm topping off my precious metals positions.

I'm also reviewing my bullion positions, topping them off at about 15% of my total portfolio now, and much more when the time is right.

Call me a "gold bug" if you like, but in a world where the currency markets are in disarray, precious metals are the crisis-hedges of choice — both among wealthy investors and major institutions.

Buying gold and silver at today's depressed prices means enjoying the exhilaration of the price explosion as trillions of dollars from around the world seek refuge in tangible assets.

Precious metals are without a doubt the best insurance you can buy now. Gold and silver bullion have held their value better than the dollar over the long haul and having the tangible metal in your hands is an edge no passbook account or money-market fund can give you.

What *types* of precious metals holdings should you buy now?

I personally prefer circulated gold and silver coins and bullion coins, which sell at (or sometimes slightly below) the spot market.

A cache of scruffy old circulated gold and silver coins — bought at their bullion value and secreted somewhere safe — is one of your best defenses against economic upheaval.

When the bank bars its doors and your broker can't answer the phone — let alone process your "sell" order or send you a check — having a fat roll of silver quarters in your pocket ensures you'll be able to buy daily necessities.

And if the worst should happen, your bullion holdings will skyrocket as investors the world over seek out a safe haven.

4. I'm reviewing my family's safety net.

If the power grid fails, it will do more than just plunge your home into darkness.

Without electricity, water treatment plants can't guarantee pure water...refrigerated food rots...home security systems can fail...and the

More On Page 22

"To come through the next 14 months a winner, you'll need both a strong defense and a profitable offense. "I'll guide you to stocks that will give you the most explosive growth as the Y2k crisis heats up... "And as the deadline approaches, my sensible tangible assets strategy will both protect your wealth and keep it growing — even after January 1, 2000."

– HOWARD J. RUFF

From Page 21

thermostat and electric fans on your furnace stop delivering heat (remember: January 1, 2000 will come in the dead of winter!)

And of course, without electricity, *not even Y2k-compliant* computers will work!

At a time like this, it's only prudent to have a plan that will see your family through.

That's why in *THE MILLENNIUM MELTDOWN*, I give you a complete survival plan — including telephone numbers to call for the products you'll need to see your family through in complete safety and comfort.

It's Time To Take Action!

Writing *THE MILLENNIUM MELTDOWN* has been one of the most difficult things I've ever done.

First, because it has convinced me that millions of Americans will suffer devastating personal and financial losses over the next 14 months.

Secondly, because I put so much time into it — and the more I learned, the more I became convinced that time is the one thing we don't have to waste.

...And thirdly, because I feel a deep responsibility to get it into every home in America — and especially yours — before it's too late. (Every family that secures their safety and prosperity for the turn of the century makes the world that much safer for my 45 grandchildren!)

The good news is, I have found a way to put a copy of this wealth-preserving guide into your hands — risk free!

"The biggest winners in the stock market between now and the year 2000 will be companies that best help others defuse The Y2k Bomb...And that also have the breadth of talent to continue to thrive in a post Y2k world. "We already own those stocks!"

– HOWARD J. RUFF

Buy These Inve

Only a handful of investments will do well once Year 2000 Mania hits Wall Street... ***Here are two of the best,*** from your FREE copy of ***THE MILLENNIUM MELTDOWN*** and in coming issues of THE RUFF TIMES...

1. HomeState Year 2000:

Buying shares in HomeState Year 2000 mutual fund may be the easiest way to profit from the Y2k Bomb.

This far-sighted fund owns the stocks of companies that address the Y2k problem — and whose stock will soar as the full consequences of the problem are realized by government, industry and finance.

Since first recommending this fund in December of 1997, it has given us a 17% return on our money. The S&P 500 gained just about 4% during the same period, so it's growing our money 400% faster than the average S&P stock.

...And it's just getting started!

This is one of the very best ways to safely profit from the Year 2000 Bomb.

For more information on this timely investment, send for your FREE copy of *THE MILLENNIUM MELTDOWN* today. Or, for a prospectus, dial TOLL FREE 1-800-232-0224.

2. Concentrated Profit Power with ZMAX

ZMAX (ZMAX: OTC) is one of the few companies that provides total-systems solutions to Y2k problems — including project management, analysis, conversion, testing and consulting.

Although there's no such thing as a magic bullet, its Vision 2000 program is one of the best, if not the best, tools out there to shorten the time it takes for a company to do Y2k repairs.

ZMAX is now working with major Wall Street companies, such as Lehman Brothers, Boeing Alliance Capital, plus utility companies and state government

THE MILLENNIUM MELTDOWN Is Yours FREE...

To get through the next 14 months a winner, you'll need a strong defense as well as a profitable offense.

...And that's exactly what I'll give you in *THE MILLENNIUM MELTDOWN.*

It's the first step towards getting through this crisis with your wealth intact.

Next, you'll need timely updates: Clear, unhedged, step-by-step advice to survive and prosper.

And that's what I'll give you 17 times a year — in THE RUFF TIMES.

I don't know which computers will actually fail, nor what they will do if they do fail. I only know that thousands of them will crash.

This is a story in progress, and THE RUFF TIMES will track the developing train wreck, identify and monitor the potential winners and losers, In short, THE RUFF TIMES is the journal of choice for Y2k.

...And for a limited time, you can get your FREE copy of *THE MILLENNIUM MELTDOWN.* simply by giving THE RUFF TIMES a try.

...In fact, there's no other way to get it!

SAVE 34%

In every issue of THE RUFF TIMES, I'll guide you to stocks that will give you the most explosive growth as the Y2k crisis heats up...

And as the deadline approaches, my sensible tangible-assets strategy will protect your wealth and keep it growing even after January 1, 2000.

Normally, a full year — 17 issues — of THE RUFF TIMES is $149.

But I won't ask you to pay that much: In order to get this crucial help to you, we're cutting the price of entry to a mere $97.

That's less than 27 cents per day to shield your wealth and actually grow richer in the year's ahead!

...And if you'll just mail the reply form on page 27 of this report today, I'll rush you *THE MILLENNIUM MELTDOWN* — FREE.

More On Page 25

"Denial of reality always has unpleasant consequences. "On the other hand, facing the truth head-on can provide remarkable rewards."

– HOWARD J. RUFF

stments NOW!

compensation-insurance funds.

There are 11.8 million shares of ZMAX stock outstanding and about 6.5 million in the public float. The trading volume ranges from 15,000 to 240,000 shares a day, so there is good liquidity.

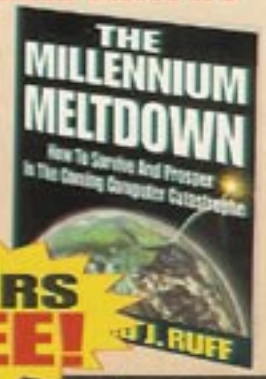
The stock has been above $3 for the past two-to-three months, and it has traded as high as $12. That $45-million market capitalization is reasonable for this company. When the world wakes up to Y2k, they will be able to charge premium prices for their services.

ZMAX will be a big winner. They have access to over 2,000 programmers to throw at the Y2k problem, and have plenty of capacity to expand their client base. The company also has about $10 million in cash in the bank.

MORE Great Year 2000 Stocks Awaiting You In *THE MILLENNIUM MELTDOWN:*

- **COMPANY "A"** provides systems integration, year 2000 services and more to large corporations. The stock of this company is currently trading about 20% below its high of $22 per share.
- **COMPANY "B,"** also a Y2k solutions giant, just turned in record revenues and earnings in the first quarter of 1998 and is currently trading at approximately 50% below its 52-week high.
- **COMPANY "C"** is a clear market leader in helping factories solve their Year 2000 problems. It is now selling well below its high of $14.87, and is in an ideal position to double and double again between now and January 1, 2000.

Get these stocks before it's too late! Mail the reply form on page 27 of this report today!



YOURS FREE!

For Continuing Updates Dial TOLL FREE 1-800-773-7833 Department "Y"

"Hey Howard... what's your BEST OFFER?"

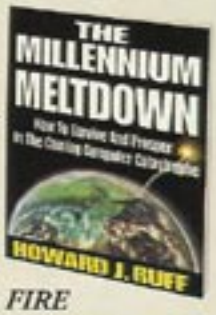
"Join Me For 2 Years, And You'll Also Get INSTANT Fax/Email Updates...A One-Ounce American Silver Eagle Coin...And A $100 Bullion Certificate — FREE!"

It pays to stay on top of breaking news that can impact your investments and your family's safety.

...Especially in times like these, with the stock market on a roller-coaster ride and the Year 2000 Bomb looming on the horizon!

That's why I highly recommend that you sign up for two years of THE RUFF TIMES NOW!

Not only will you SAVE 43% ($129) and receive your FREE copy of ***THE MILLENNIUM MELTDOWN***, you'll also receive a free valuable subscription to ***RUFF'S RAPID FIRE REPORT*** fax/Email service!





My loyal subscribers pay **$795 per year** for ***RUFF'S RAPID FIRE REPORT*** fax/Email service. But you can try it FREE — for three full months — just for choosing a risk-free 2-year subscription to THE RUFF TIMES.

Tricky Times Require Faster Reflexes!

RUFF'S RAPID FIRE REPORT fax/Email service lets me give you urgent updates on The Year 2000 Bomb as I uncover them — to better help you prepare your family to survive and prosper.

Equally important, ***RUFF'S RAPID FIRE REPORT*** fax/Email service lets me get my most urgent investment recommendations to you instantly. That means you'll BUY recommended investments more quickly (at a lower price) and SELL more quickly (at a higher price).

CASE IN POINT: My newsletter subscribers earned a 116% profit on Continental Airlines, and sold just before the bottom dropped out.

...But my ***RUFF'S RAPID FIRE REPORT*** fax/Email service earned us 149%. An original investment of $20,000 earned $6,443 MORE for my fax service subscribers!

That's the power of my ***RUFF'S RAPID FIRE REPORT*** fax/Email service. It's like a direct line from my office to your home or business!

Your American Silver Eagle Coin — FREE!

Plus, a $100 Bullion Certificate for 20 more — FREE!



Actual size

As part of your Y2k preparation, you'll want to shelter some of your wealth from a possible monetary crises. I've asked my good friends at Investment Rarities Inc. of Minneapolis, MN to help acquaint you with precious metals. They have graciously agreed to send each two-year subscriber a one-ounce .999-fine American Silver Eagle coin...



...*Plus!* a $100 certificate good towards the purchase of $2,500 or more of gold and/or silver coins.

Investment Rarities has earned my trust and recommendation by giving my valued subscribers honest pricing and kid-glove customer service for more than 16 years. Call them for your bullion needs at 1-800-328-1860, and tell them Howard Ruff sent you. It's like getting another 20 or so silver coins, FREE!

Considering all you get with your two-year subscription — and the fact that your satisfaction is guaranteed — there's no doubt that this is the best deal for you.

So please — mail the reply form on page 27 of this report NOW!

From Page 23

Test Drive THE RUFF TIMES For 90 Days — RISK-FREE

There are plenty of ways to risk your money out there. I've always felt that THE RUFF TIMES should NOT be one of them.

That's why THE RUFF TIMES was one of the very first financial advisories to offer an unconditional guarantee — the same guarantee I offer you now:

Mail the reply form on page 27 of this report today. I'll rush the very next issue of THE RUFF TIMES to you, along with your FREE copy of *THE MILLENNIUM MELTDOWN.*

Take a full 90 days to see what I can do for you. See how it feels to panic-proof your portfolio and your retirement nest egg. Pick up as many of my recommended stocks, mutual funds and other investments as you like.

...Within 90 days, there should be no doubt in your mind. Either you'll agree that I've surpassed your expectations, or simply cancel for **an immediate 100% refund.**

After 90 days, I'll refund the pro-rated balance of undelivered issues. Either way you keep everything you've received, with my compliments, for trying THE RUFF TIMES.

There's No Risk, So A 2-Year Trial Is By Far Your Smartest Move

Since you are assured a full refund if you're less than bowled over by the help I bring you in every issue, signing up for two years is by far your best value.

Normally, two years of THE RUFF TIMES is $298. But during this introductory period, it's only $169.



"At a time like this, it's only prudent to have a plan that will see your family through. That's why in THE MILLENNIUM MELTDOWN, I give you a complete survival plan — including telephone numbers to call for the products you'll need to both survive and prosper.

– HOWARD J. RUFF



And not only do you save 43%, you'll receive four powerful wealth building tools:

BONUS #1:

THE MILLENNIUM MELTDOWN: How to Survive and Prosper in the Coming Computer Catastrophe gives you everything you need to not only preserve your wealth but also keep it growing in the tumultuous years ahead...

BONUS #2:

RUFF'S RAPID FIRE REPORT **fax/Email Service — 3 Months (12 Weekly Issues!) — FREE!**

The power of Howard Ruff's instant fax alerts give you peace of mind as the year 2000 bomb approaches.

...And of course, these bonus gifts are yours to keep — FREE — even if you cancel!

BONUS #3:

A one-ounce .999 American Silver Eagle coin — FREE!

BONUS #4:

A $100 Bullion Certificate from Investment Rarities Inc. — FREE!

Good toward the purchase of $2,500 or more of silver and/or gold coins.

...And of course, your complete satisfaction is guaranteed.

Your Financial Future Begins NOW

If I've learned anything in my quarter-century as an investment advisor, it's that denying of reality always has unpleasant consequences.

...On the other hand, facing the truth head-on provides remarkable rewards.

I've done everything I can think of to help you survive and prosper in the coming millennium meltdown:

✔ You get *THE MILLENNIUM MELTDOWN* — the definitive guide to surviving and prospering in the coming computer catastrophe — FREE.

✔ You save up to 43% on your subscription to THE RUFF TIMES...

✔ You must be *overwhelmed* with the specific, step-by-step help I give you, or you can cancel for a full refund.

If there ever was a time when caution was warranted and prudent steps to protect your wealth and safety were absolutely mandatory, *this is it!*

Please let me help you survive and prosper in the coming computer meltdown: Mail the reply form on page 27 of this report NOW!

Yours Truly,

Howard J. Ruff

Howard J. Ruff
Editor-In-Chief, THE RUFF TIMES

P.S. I urge you to give this decision your undivided attention: Look back through this report and re-read what the world's top computer experts, economists and political leaders are trying to tell you.

Think about the very real threats the "Year 2000" Bomb poses to your financial security and personal safety.

And send for your FREE copy of *THE MILLENNIUM MELTDOWN* today!

For Continuing Updates Dial TOLL FREE 1-800-773-7833 Department "Y" **Page 25**



"THE RUFF TIMES is the Best Investment I ever made!"

Says Ms. G.B., from Monrovia, California, a RUFF TIMES subscriber for 16 years

Missed Mega-Gain By Ignoring Advice: "Thank you for helping me make $8,678. If I had sat still a little longer and paid better attention to your advice instead of $8,678 I would have made $307,000." — Mr. G.I., Corpus Christi, TX

"You Taught Me How The Markets Work:" "I came from a family that could barely put food on the table and I knew nothing about investments. You taught me how the markets work." — Mr. A.D., Spartanburg, SC

"Addicted" to THE RUFF TIMES Since 1978: "I have been addicted to THE RUFF TIMES since 1978. Your writing style is very easy to read and understand and has given me basic information that I fail to get from numerous other investment letters. I appreciate your high moral and ethical standards which come across solidly in the letter." — Dr. R. P., Vista, CA

International Scope, Vital Issues: "Howard Ruff has done as much or more than anybody in this country to focus public attention on the underlying monetary problems, faced not only by the United States, but all over the world." — U.S. Senator Phill Gramm (R-TX)

Send For Your FREE SURVIVAL GUIDE NOW!



Time Is Short!

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Department "Y"
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YOUR NO-RISK GUARANTEE

PROTECT YOUR FAMILY AND YOUR WEALTH – RISK-FREE!

"There are plenty of ways to risk your money out there. I've always felt that **THE RUFF TIMES** should NOT be one of them.

"That's why **THE RUFF TIMES** was one of the very first financial advisories to offer an **unconditional guarantee** — the same guarantee I offer you now:

"Just let me hear from you today, and I'll rush the very next issue of **THE RUFF TIMES** to you, along with your FREE copy of ***THE MILLENNIUM MELTDOWN***, and your other FREE gifts.

"...Within 90 days, there should be no doubt in your mind. Either you'll agree that I've surpassed your expectations, or simply **cancel for an immediate 100% refund.** *After* 90 days, I'll refund the pro-rated balance of undelivered issues.

Either way, you keep everything you've received, with my compliments, for trying **THE RUFF TIMES!**

Howard J. Ruff

FREE SURVIVAL GUIDE

Yes, Howard — I want to protect my wealth and my family from The Year 2000 Bomb! Please rush my FREE copy of *THE MILLENNIUM MELTDOWN*, and sign me up for a risk-free subscription to **THE RUFF TIMES!**

I understand that I must be delighted with the help you give me, or I may cancel at any time within 90 days for a full refund. If I cancel after 90 days, I'll receive a full pro-rated refund on all undelivered issues. Either way, everything I receive in the meantime — including my FREE copy of *THE MILLENNIUM MELTDOWN* — will be mine to keep without cost or obligation.

☐ **SMARTEST DEAL: Two years (34 issues) of THE RUFF TIMES, just $169. I SAVE 43% and receive ❶ *THE MILLENNIUM MELTDOWN* ❷ *RUFF'S RAPID FIRE REPORT* fax/Email Service ❸ A one-ounce American Silver Eagle coin and ❹ A $100 Bullion Certificate good toward the purchase of $2,500 or more of silver and/or gold coins.**

I prefer to receive ***RUFF'S RAPID FIRE REPORTS*** by (please choose one):

☐ FAX — My FAX number is: ( ) -

☐ Email — My Email address is:

☐ **SMART DEAL: One year (17 issues) of THE RUFF TIMES, just $97. I SAVE 34%, and receive ❶ *THE MILLENNIUM MELTDOWN*!**

Please Select Your Payment Method:

Enclosed is my check/money order for: $_____ Payable to: ***The Ruff Times***

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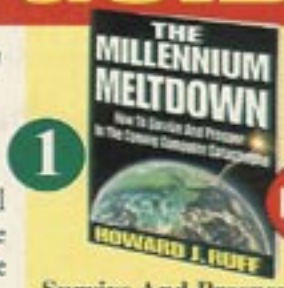
Card #: | | | | | | | | | | | | | | | | |

Expiration Date: | | | – | | |

My Telephone: ( ) -

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❶ **FREE!**

Survive And Prosper From The Year 2000 Catastrophe!



❷ **FREE!**

RAPID FIRE REPORTS **fax/Email Service – 3 Months (12 Weekly Issues!) – FREE!**



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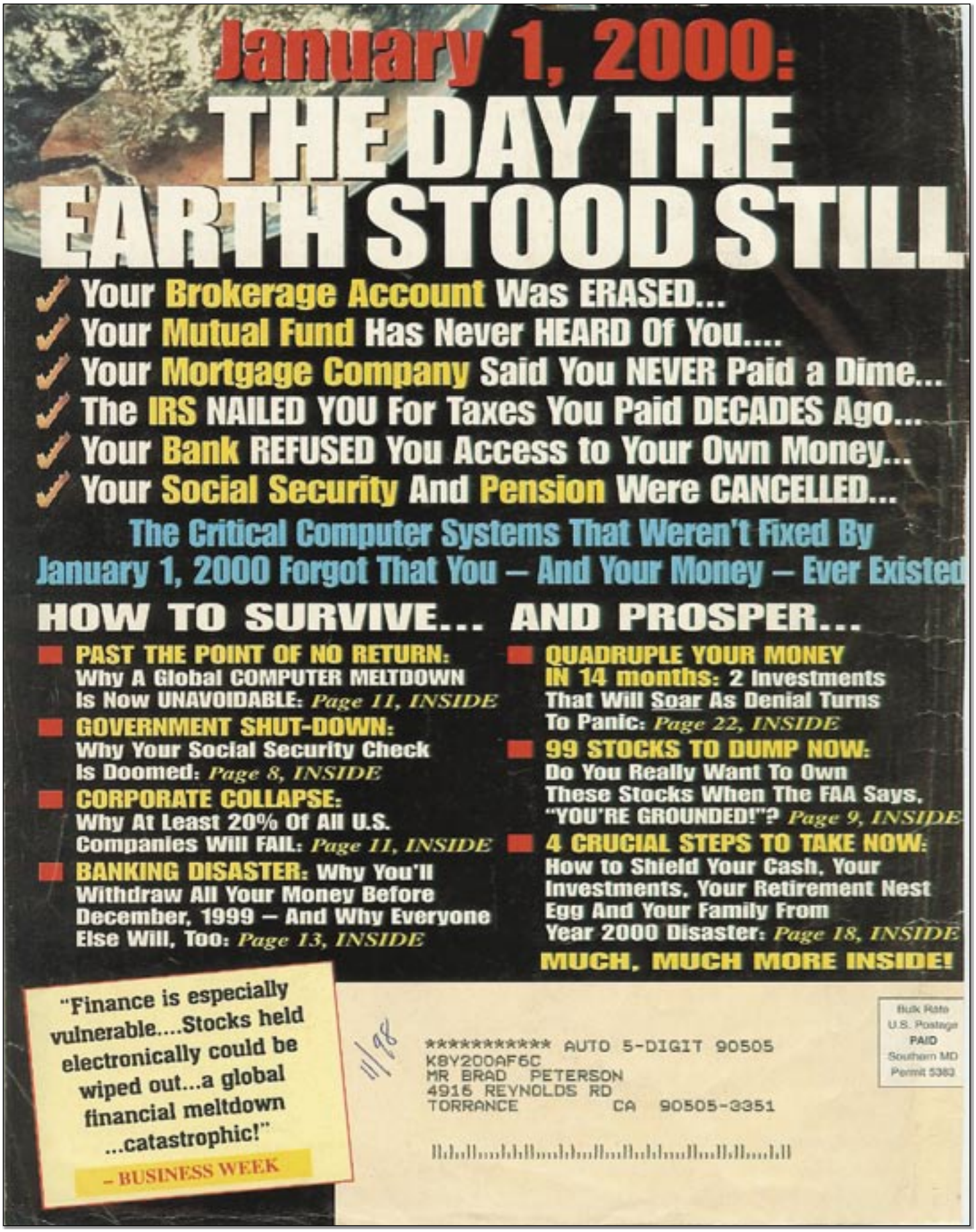
1 oz. .999 American Silver Eagle Coin — FREE!



❹ **FREE!**

$100 Bullion Certificate — FREE! — for your next silver and/or gold bullion purchase from Investment Rarities!

Page 27


January 1, 2000:
THE DAY THE EARTH STOOD STILL
Your Brokerage Account Was ERASED...
Your Mutual Fund Has Never HEARD Of You....
Your Mortgage Company Said You NEVER Paid a Dime...
The IRS NAILED YOU For Taxes You Paid DECADES Ago...
Your Bank REFUSED You Access to Your Own Money...
Your Social Security And Pension Were CANCELLED...
The Critical Computer Systems That Weren't Fixed By January 1, 2000 Forgot That You – And Your Money – Ever Existed
HOW TO SURVIVE... AND PROSPER...
PAST THE POINT OF NO RETURN: Why A Global COMPUTER MELTDOWN Is Now UNAVOIDABLE: Page 11, INSIDE
GOVERNMENT SHUT-DOWN: Why Your Social Security Check Is Doomed: Page 8, INSIDE
CORPORATE COLLAPSE: Why At Least 20% Of All U.S. Companies Will FAIL: Page 11, INSIDE
BANKING DISASTER: Why You'll Withdraw All Your Money Before December, 1999 – And Why Everyone Else Will, Too: Page 13, INSIDE
QUADRUPLE YOUR MONEY IN 14 months: 2 Investments That Will Soar As Denial Turns To Panic: Page 22, INSIDE
99 STOCKS TO DUMP NOW: Do You Really Want To Own These Stocks When The FAA Says, "YOU'RE GROUNDED!"? Page 9, INSIDE
4 CRUCIAL STEPS TO TAKE NOW: How to Shield Your Cash, Your Investments, Your Retirement Nest Egg And Your Family From Year 2000 Disaster: Page 18, INSIDE
MUCH, MUCH MORE INSIDE!
"Finance is especially vulnerable....Stocks held electronically could be wiped out...a global financial meltdown ...catastrophic!"
– BUSINESS WEEK
********** AUTO 5-DIGIT 90505
K8Y200AF6C
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500 PAGE SWIPE FILE

The Ultimate Betrayal

By 2004, investors had been put through the 9/11 disaster, the war in Afghanistan, the war in Iraq, brokerage scandals, accounting scandals and many other insults. Dr. Weiss and I felt that a package positioning him as the man who will tell you the truth, and sending a clear message that the greatest betrayal is still ahead, would capture our audiences' attention.

Notice how we use a pseudo-Biblical reference for our headline: "The Betrayal of the Stock Market Lambs." Also notice how we begin — by attacking the one whipping boy you can pretty much count on folks being mad at: The U.S. government.

At the time, the stock market was very choppy. We had no way of knowing whether stocks would be rising or falling when our prospects read this. So on page four, we included a prominent sidebar warning readers to "Beware of Bear Market Rallies". This technique was designed to make the package work well whether the market was rising or falling when the prospect read it.

The purpose of this package was to demonstrate the necessity of having an independent, impartial, objective analyst who would tell you what the Wall Street and Washington establishments do not want you to know.

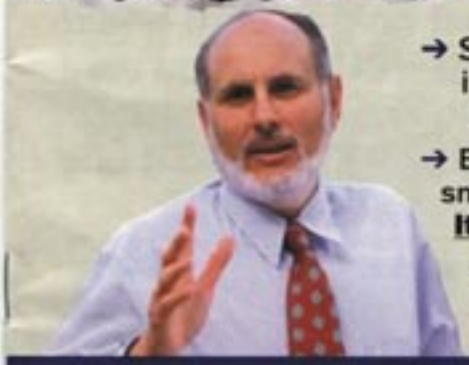
Notice the use of specifics and third party sources to bring credibility to our arguments.

On page 12, we include a sidebar that does a wonderful job of showing the difference between "bear markets" and "bull markets" and how the prospect could tell for himself whether or not Wall Street was telling the truth about the prospects for a bull market ahead.

Just as you're beginning to think it might be time to buy stocks again, the GREATEST FINANCIAL SCANDAL EVER is going to sucker-punch Wall Street like Smokin' Joe's left hook:

The Ultimate BETRAYAL Of The Stock Market Lambs

Our own government is now engaged in the most obscene accounting fraud of all time – nearly 100 times WORSE than the



Rated The #1 Top Performing Investment Newsletter for the period March 2002 to February 2003!

– Mark Hulbert, *CBS MarketWatch/ The Hulbert Financial Digest*

→ Six months before the TECH WRECK smashed stock values in 1999, I warned you it was coming. **It happened.**

→ Eight months before CORPORATE EARNINGS SCANDALS smashed stocks in 2001, I warned you they were coming. **It happened.**

→ Four months before BROKERAGE SCANDALS hammered stocks in 2002, I warned you they were coming. **It happened.**

→ Three months before DEFLATION hit US shores in 2003, I warned you it was coming. **It happened.**

Now, in the enclosed bulletin, I issue yet ANOTHER warning of a coming crisis that will end the rally and drive stocks to new lows.

Heed it, and you'll not only protect your nest egg, you'll have the opportunity to rake in profits of up to 300%!

Dear Beleaguered Investor:

If you'd had my independent, 100% objective ratings and analysis since 2000, you could have kept your serious money safe in conservative investments with the potential to DOUBLE YOUR WEALTH every six years ...

... And you could have more than QUADRUPLED YOUR MONEY in more aggressive investments that have surged as much as 307%! Here are the facts:

▲ Our "Mr. Conservative" portfolio: Despite the tech wreck of 2000 and the blue chip disaster of 2001-2002, the portfolio has grown in value 9 out of the last 10 years. And in 2002, it generated TEN TIMES MORE than most savers earned ...

▲ Our "Mr. Speculator" portfolio led us to gains of up to 172% ...

▲ Gold investments we've recommended have surged by 307% and MORE!

▲ And overall, our record is so impressive that my SAFE MONEY service was recently named the most profitable investment advisory in America — #1 — by Mark Hulbert of **CBS MarketWatch** and **The Hulbert Financial Digest.**

Now, in the enclosed bulletin, I warn of the greatest crisis so far: a betrayal of U.S. investors that I believe virtually guarantees that 2004 will be the most dangerous year — and for contrarian investors, the most PROFITABLE year — yet.

What's wrong with this picture?

Everywhere you turn nowadays, you hear politicians, bureaucrats and Wall Street types crowing that the economic recovery is for real ... a new bull market is underway ... and that it's time to buy and hold stocks again.

You'd like to believe them. We all would! But these "experts" have been wrong before. Repeatedly. And each time it has cost YOU a bundle.

At the same time, you can't help but notice that ...

▲ Federal deficit is the largest in all history!

▲ LAYOFFS are still at epidemic levels and UNEMPLOYMENT is stuck over 6% ...

▲ Corporate and personal DEBT are still off the scale, and ...

▲ Personal BANKRUPTCIES remain at nosebleed heights ...

▲ Interest rates on bonds and mortgages have begun to surge again, threatening the housing boom and the entire economy.

▲ GOLD — the world's crisis hedge — has just hit 7-year highs ...

▲ And STOCK VALUATIONS are still near their all-time highs. The average S&P 500 stock is now valued so high, it would take 30 long years for it to earn its share price back — and the average Nasdaq share is at least two times MORE overvalued.

SOMEBODY'S not telling you the truth!

That's not good. Because your savings ... your investments ... and even your retirement all depend on the quality of the investment decisions you're making RIGHT NOW!

... So which is it?

Are Washington and Wall Street right? Is the economy out of the woods? Are we on the cusp of a great new bull market in stocks?

Or are these and other economic disasters about to push your portfolio off yet ANOTHER cliff?

You're holding the answers in your hand.

In the enclosed bulletin, I reveal who's lying to you and why.

I reveal how the very people you trust to keep Wall Street honest are themselves embroiled in the greatest accounting scandal of all time: One hundred times LARGER than the financial lies at Enron, WorldCom and Global Crossing that smashed stocks over the past couple of years.

I show you how their lies are about to impact your savings, investments and retirement — and what you must do IMMEDIATELY to insulate your wealth ...

And I introduce you to investments and strategies that we're already using to generate gains of 99% ... 144% ... up to 307% even while stocks were falling!

Naturally all investing involves risk of loss, and you CAN lose money with aggressive strategies. That's why safe, steady growth is my number one prioriyty for the biggest chunk of your money.

Please — this bulletin may well prove to be the most profitable thing you read all year. Read it carefully and completely!

Sincerely,

Martin D. Weiss

Martin D. Weiss, Ph.D.

P.S. I know some people are skeptical when they hear how accurate my forecasting models are ... or how my proprietary strategies helped so many investors multiply their money during the worst stock decline of our lifetimes ... or how we're getting ready to do even better in the next two years.

... But let me ask you this: WHAT IF I'M RIGHT — AGAIN? Can you afford to ignore this warning and this opportunity?

I urge you: Carefully examine the evidence in the enclosed report before you decide.

Safe Money Report - Weiss Research

Just as you're beginning to think it might be time to buy stocks again, the GREATEST FINANCIAL SCANDAL EVER is going to sucker-punch Wall Street like Smokin' Joe's left hook:

The Ultimate BETRAYAL Of The Stock Market Lambs

Our own government is now engaged in the most obscene accounting fraud of all time – nearly 100 times WORSE than the scandals at Enron, Global Crossing, and WorldCom COMBINED!

When the startling facts revealed in this bulletin hit the headlines, they could CRUSH the DOLLAR ... drive INTEREST RATES higher ... swindle millions of U.S. investors out of their life savings ... and SLAUGHTER what's left of YOUR stock portfolio!



MARTIN D. WEISS, Ph.D., recently awarded a **#1 RATING BY MARK HULBERT OF CBS MARKETWATCH** and the **ONLY** analyst to:

- → Forecast the great **TECH WRECK SIX MONTHS** in advance ...
- → Warn that **EARNINGS SCANDALS** would smash stocks in 2001 – **EIGHT MONTHS** in advance ...
- → Caution that **BROKERAGE SCANDALS** would hammer stocks **FOUR MONTHS** in advance.

EXPOSED In This Urgent Bulletin:

- → **Shameless lies Washington bureaucrats are telling you that make every other accounting scandal of the last two years PALE by comparison ...**
- → **How to INSULATE your money from DISASTER as this scandal explodes into the headlines ...**

PLUS: Hand-picked investments with the potential to generate profits of up to 300% in 2004!

Washington and Wall Street are now trying to set you up for the most callous fleecing of individual investors EVER.

Specifically, U.S. government bureaucrats are dishing out information that pulls the wool over your eyes ... to help convince you that the U.S. economy is strong and improving ... to push stock prices higher ... and to push you back into the arms of the very brokers who ripped your portfolio to shreds in 2001 and 2002:

Key economic data issued by Washington is being carefully massaged to trick you into believing the economy is much, MUCH stronger than it really is.

Why? Because Washington knows that what I've been telling you is absolutely true: The U.S. economy is in far worse shape than most investors imagine.

The politicians and bureaucrats see the same disturbing data I see: Massive corporate and personal debt that still need to be flushed out of the system ... the threat of higher interest rates on bonds and mortgages ... horrendous potential losses and risks at major U.S. banks ... a real estate boom getting ready to go bust ... and much more.

Safe Money Report - Weiss Research

That's why Washington NEEDS you to believe in Wall Street and to throw your money back into stocks. It's the only way to save Wall Street from another destructive wave of declines! And as I show in this report, many seem perfectly willing to do whatever it takes to convince you to throw good money after bad.

Please don't misunderstand. It's not just the Republicans or the Democrats: The entire SYSTEM for measuring the economy is biased. It has evolved over decades to make politicians look as good as possible.

As a result, and as you'll see in a moment, some of the most important economic statistics coming out of Washington today — on the deficit … unemployment … Social Security and more — are big, fat, stinking LIES: Lies that make the gross accounting crimes of Enron, WorldCom and Global Crossing pale by comparison.

The U.S. Economy Is FAR SICKER Than Washington Wants You To Know!

This is the greatest betrayal of individual investors yet — by a L-O-N-G shot!

After all — when a corporate CEO lies about earnings, it only impacts your stock investments. But when your own government lies to you — tells you that the economy is far stronger than it really is — it puts your paycheck … your savings … your investments … your retirement … your real estate — everything you've worked for — in extreme danger.

That's why I've sent you this special bulletin today. It's also why I've just put the finishing touches on my special report ***"Rake In Profits of Up To 307% in the Great Investor SWINDLE of***

BEWARE of BEAR MARKET RALLIES!



By the time you read this, stocks may be moving higher. If so, you can depend on Wall Street and Washington to proclaim the sky's the limit … stocks can only go up from here … and that you should throw what's left of your money into the market.

PLEASE DO NOT BE FOOLED: **We've had five explosive rallies since 2000, and each one took millions of hopelessly optimistic investors to the cleaners …**

Does this look like an "economic recovery" to you?

▲ **Unemployment has recently hit 6.4%, the highest in 9 years.** And that excludes discouraged workers who have given up looking! It also excludes part time workers that are making a fraction of what they used to. Factor in all the uncounted unemployed and the real unemployment rate is closer to 12.8%, the worst in decades.

▲ **The "Official" Federal Deficit is Now $455 BILLION – And SOARING:** Add in hundreds of billions more for the cost of Iraq reconstruction … prescription drug coverage for seniors … the new tax cuts and more, and it's clear that the Treasury will be forced to issue TONS of new bonds in 2003 and 2004 to pay for it all … thereby pushing bond prices down and driving interest rates higher.

In this environment, ANY increase in interest rates would be the straw that breaks the camel's back. They would absolutely KILL what's left of corporate earnings … send loan defaults soaring … hammer bank profits to a pulp … and drive Wall Street to its knees.

▲ **Rising bond and mortgage rates threaten to tear down the economic recovery.** The interest rates on long-term bonds have suffered the most savage one-month rise in TWENTY TWO years. As a result, mortgage rates have started to climb and the mortgage refinancing boom is coming unglued. What will this do to the housing boom? What will it do to corporate earnings and the entire economy! With the economic recovery still so fragile, rising interest rates could not have come at a worse time. But the worst is yet to come. Already …

▲ **The Real Estate Boom Is Beginning To Fade:** Mortgage delinquency rates hit a 30-year record high in 2002 – and they're still near a peak. The National Association of Homebuilders is forecasting a decline in housing starts from current levels over the next two years.

It's one thing to take a loss on stocks. But when the value of your HOME begins plummeting by 30%, 40% or more … when your monthly payments skyrocket … panic is inevitable.

▲ **America's Great Bankruptcy Nightmare is not over:** U.S. companies now owe a record $4.7 TRILLION in debt – and this debt is growing THREE TIMES FASTER than the gross domestic product (GDP). Another 662 big companies – including Saks, Inc., Ford, Verizon, Maytag, Allied Waste, Nextel and Kellogg – are bleeding so much red ink that their very survival is now in question.

▲ **A Massive Multi-Trillion-Dollar PENSION CRISIS Could Hammer The Dow And The S&P 500:** As of this writing and of the companies that have released full year 2002 results, 95% of corporate pension plans are in the red. Seventeen of the 59 corporations analyzed owed their employees' pension funds more than $1 billion each. Twelve S&P 500 companies owed more than half a billion dollars each. More than 35% of the companies were short $100 million or more.

▲ **Stocks Are Still Selling At Nearly DOUBLE Their Historical Valuations:** Over the past 70 years, the average S&P 500 stock sold for just 16 times earnings on average. But today, the average stock is going for a whopping 30 times earnings – 87.5% more!

Make no mistake: this bear market cannot end … the next bull market cannot begin … until stock valuations actually fall BELOW their historical averages – or until these other imbalances are dealt with.

Nevertheless, both Washington and Wall Street use every rally – every fleeting upward blip in stock prices – to proclaim that the bear market has bottomed.

It's hogwash. They know it, I know it and in your heart, you know it, too.

Please do NOT be fooled. Send for your FREE copy of *"Rake In Profits of Up To 307% in the Great Investor SWINDLE of 2004"* today!

Safe Money Report - Weiss Research

2004" — the complete story of how Washington and Wall Street are conspiring to perpetrate the greatest fleecing of U.S. investments ever.

Once you know the truth about what's really going on in the economy, you'll not only be positioned to insulate your wealth … you'll have the opportunity to double, triple, even QUADRUPLE your money in select investments that can soar in times like these.

That's important. In treacherous times like these, it is absolutely essential that you:

1. Put the lion's share of your money into a portfolio designed to safely deliver substantial returns WITHOUT exposing your core holdings to risk, and …
2. Use a small portion of your money as a kicker — with investments capable of doubling, tripling, even QUADRUPLING your money.

SAFE MONEY INVESTOR SERVICE has become America's most profitable advisory by doing just that — with a conservative portfolio that has made money in 9 out of the last 10 years … and with more aggressive investments that have piled up gains of up to 307% in this bear market.

It is so critical that you get the whole story now — PLUS how to insulate and grow your wealth despite this cynical conspiracy — I want to rush your copy of ***"Rake In Profits of Up To 307% in the Great Investor SWINDLE of 2004"*** to you completely without cost, risk or obligation, FREE.

More on that in a moment. First, let me give you a quick preview of the shameless lies Washington is telling you now …

The Government's Unemployment Statistics Are As Phony As A Three-Dollar Bill!

Since the U.S. work force is 147 million strong, today's 6.4% unemployment rate would mean 9.4 million Americans are out of work. Right?

WRONG! To Washington, the only "unemployed" people in America are those who are currently receiving unemployment BENEFITS.

Incredulously, according to government bureaucrats …

- If you lose your job but never apply for unemployment, ***YOU'RE NOT UNEMPLOYED.***
- If you DO apply for unemployment but your benefits expire, ***YOU'RE NOT UNEMPLOYED.***
- If you're a college student just entering the workforce, can't find a job and don't qualify for unemployment or don't apply for it, ***YOU'RE NOT UNEMPLOYED.***

Result: There are literally MILLIONS of American workers who are now unemployed and desperate for work … but the Department of Labor simply refuses to count them!

How many millions are REALLY unemployed today? Let's count them …

Begin with the 9.4 million Americans who are currently receiving unemployment checks…

… Add the OTHER 4.7 MILLION UNEMPLOYED who never applied for benefits … or whose unemployment benefits have run out … or who are new to the job marketplace and don't qualify …

… And you can see that there are at least 14.1 MILLION unemployed workers in the U.S. today: a full 9.6% of the U.S. workforce that can't find a job.

That's 50% MORE unemployed people than Washington admits to!

Pretty bad — right? There's more.

307% Gains — in a *CRAZY* MARKET!

The Dow Jones Industrial Average dropped 12% and the Nasdaq plummeted a devastating 42% between January 2001 and December 2002.

By contrast, Dr. Weiss' recommendations soared as much as 307%. Furthermore, his average winning recommendation generated an impressive 74% profit, while the average losing investment produced only a 21% loss, and overall, his average closed trades generated a 33% gain.

PLUS, as of August 31, 2003, of the 17 recommended positions that are still open at this writing, 12 are profitable, with an average profit of 68%.

Investment	Open	Close	Gains
I-Shares Japan (Short)	$11.48	$8.32	28%
Placer Dome Inc.	$9.44	$12.60	34%
Broadcom Corp. (Short)	$95.25	$47.88	50%
S&P 500 Option	$6.30	$10.00	59%
Durban Roodeport Deep	$2.35	$4.51	92%
Newmont Mining	$15.00	$29.84	99%
Royal Gold Inc.	$4.00	$9.75	144%
Agnico-Eagle	$6.06	$14.80	144%
Glamis Gold Ltd.	$1.56	$6.35	307%
Glamis Gold Ltd.	$1.50	$13.50	800%

To track the results of Safe Money Report recommendations, we compare (a) the closing price of the investment three trading days following the mail date of our instruction to buy with (b) the closing price three days following the mail date of our instruction to sell. While every effort is made to simulate the actual experience of subscribers, all performance figures must be considered hypothetical. Past results are no guarantee of future performance.

Safe Money Report - Weiss Research

The government doesn't even ***count*** the estimated 4.8 million workers who've lost their full time jobs, paychecks and benefits — and who have been forced to accept low-paying, part-time jobs just to make ends meet.

Now you're up to 18.9 million workers — more than one in eight. A whopping 12.8% of the workforce is either unemployed or barely scraping by in menial, part-time jobs.

That's Nearly DOUBLE The Labor Department's "Official" Unemployment Rate!

This HIDDEN UNEMPLOYMENT problem is far bigger today than it was in previous years, and it's getting worse every month. According to the official numbers, as many as 100,000 more Americans apply for unemployment benefits every single month. Add in the unemployed who never apply for benefits and the newly underemployed, and that number nearly doubles!

Now tell me, has anyone in Washington or Wall Street shown you how bogus the government's unemployment statistics are? Has anyone pointed out just how bleak the employment picture really is?

Of course not. Do you know why? I do. And it makes me fighting mad.

FIRST, most of Washington's politicians and bureaucrats know full well how much trouble the economy is in. And they'll resort to whatever it takes to pump up consumer confidence — even if it means lying their fannies off.

They're afraid that once America's consumers realize how weak the job market is right now, they'll panic … snap their checkbooks SHUT … and drive the economy into its most violent tailspin in 74 years.

SECOND, politicians are terrified that if the voting public ever finds out how seriously they've mismanaged the economy, we'll throw them out of Washington — put THEM on the unemployment roles!

Unfortunately, this kind of lying has become par for the course in Washington …

The Federal Deficits Will Be FOUR TIMES BIGGER Than Washington Claims!

Just a couple of months ago, Washington shocked the world by announcing the *largest budget deficit of all time* — now officially estimated at nearly $500 billion. "But don't worry," they said.

"The deficits will diminish to zero by 2010," they ranted.

"We'll have big surpluses again by 2011," they raved.

Washington and Wall Street are conspiring to HOODWINK you!

Take a walk down Wall Street and you can almost hear the cynical laughter from crooked CEOs and fat-cat brokers. They made billions in the 1990s by shafting individual investors. When they got caught with their hands in the cookie jar, they made a big show of "cleaning up Wall Street."

But most are still playing the same old games. Nothing has changed!

▲ They claim new accounting guidelines will STOP crooked CEOs from lying about their earnings.

… But my latest analysis shows that more than 702 companies STILL have major discrepancies between their actual cashflow from operations and their reported earnings. I suspect most of these companies of manipulating their earnings, and among them, many could be BUSTED for NEW earnings swindles in the weeks ahead.

▲ They swear they've forced big brokers to STOP issuing "BUY" ratings on junky stocks they need to sell.

… But my most recent study proves that a whopping 66% of the big brokerage firms are STILL recommending that you buy or hold shares in failing companies right up to the day they file for Chapter 11.

And despite being busted for issuing overwhelmingly positive stock ratings, Wall Street analysts are STILL issuing FIVE TIMES more "buy" ratings than "sell" ratings! And now, Washington itself is perpetrating the greatest deception yet.

Get the truth before it's too late – send for your FREE copy of *"Rake In Profits Of Up To 307% in the Great Investor SWINDLE of 2004"* TODAY!



Safe Money Report - Weiss Research

America's REAL Jobless Rate Is Nearly TWO TIMES HIGHER Than Washington Admits!

Receiving Unemployment Benefits:	9.4 million	6.4%
Unemployed NOT Receiving Benefits:	4.7 million	3.2%
Underemployed, Part-Time Workers:	4.8 million	3.2%
TOTAL:	**18.9 MILLION**	**12.8%**

Baloney! Now, a new alternate projection from the nonpartisan Congressional Budget Office makes the previous budget estimates look like a chapter from *Pollyanna Grows Up:*

Instead of shrinking, the deficit is going to grow *like crazy,* between 2004 and 2013 ...

Instead of deficits of $300 billion, $200 billion, or $100 billion, you're going to see deficits of *$500 billion, $600 billion, $700 billion, and more* ...

Instead of $1.4 trillion in red ink, the government's budget-busters will accumulate ***$5.9 trillion*** in new debt. That's more than QUADRUPLE the government's estimates of just weeks ago.

Worst of all, none of this includes the deficits of the government-controlled or government-sponsored agencies and other so-called "off-budget" accounting manipulations. **Estimated cost per year: A mind-blowing $650 billion.**

This Is The Greatest Accounting Scam The World Has Ever Seen!

Listen — when Enron fudged its earnings reports, it only inflated the numbers by about $400 million. But right now, Washington is understating its future deficits by over 10,000 times that much: A whopping $4.5 TRILLION!

If a corporate executive ever cooked the books like Uncle Sam does, they'd march him off in handcuffs like a gangland boss! But Uncle Sam gets away with this kind of crooked accounting — Scot-free!

Meanwhile, millions of unsuspecting investors, blissfully ignorant of how corrupt Washington's budget numbers are, seem to hang on to every new piece of data to be issued by these government scoundrels.

Nevertheless ...

Runaway Deficits Can Absolutely CRUSH The U.S. Economy In 2004!

Now, let me ask you: Where do you think Washington is going to turn to get the extra trillions it's going to need to pay the bills?

There's only one place to go when you need that kind of dough: the BOND market!

When Washington spends more than it collects in taxes, it has to BORROW money to keep the government running. The Treasury Department and the government agencies borrow money by selling bonds — plus other U.S. government securities — at auction.

Government security auctions are driven by supply and demand forces — just like any other auction.

If there's more DEMAND for government securities than there are new ones offered for sale, the government can offer a low interest rate and there will still be takers.

But if there's a greater SUPPLY of government securities offered than there is demand for them, the government has to offer a MUCH HIGHER INTEREST RATE to entice new buyers.

Put simply ...

A glut of new government securities MUST be issued to finance the $5.9 trillion in new future debts. And when they are, interest rates will RISE, driving ALL INTEREST RATES HIGHER.

The reason is simple: When the interest rate offered by the U.S. government rises, so does the interest rate charged on nearly every dime that's borrowed in the entire nation. Your interest rates on home mortgages ... car loans ... revolving charge loans ... credit cards — even business loans — are directly or indirectly based on the interest rates that the U.S. government pays.

That's important. A lot is being made of the fact that the Fed funds rate is now at the lowest level in 45 years. But what they don't tell you is that the Fed funds rate means little to businesses or consumers.

Bankers are the only people who are affected directly by the Fed funds rate. When this interest rate falls, it means bankers can borrow money more cheaply. It does NOT necessarily mean that banks will then LOAN that money out at a lower rate.

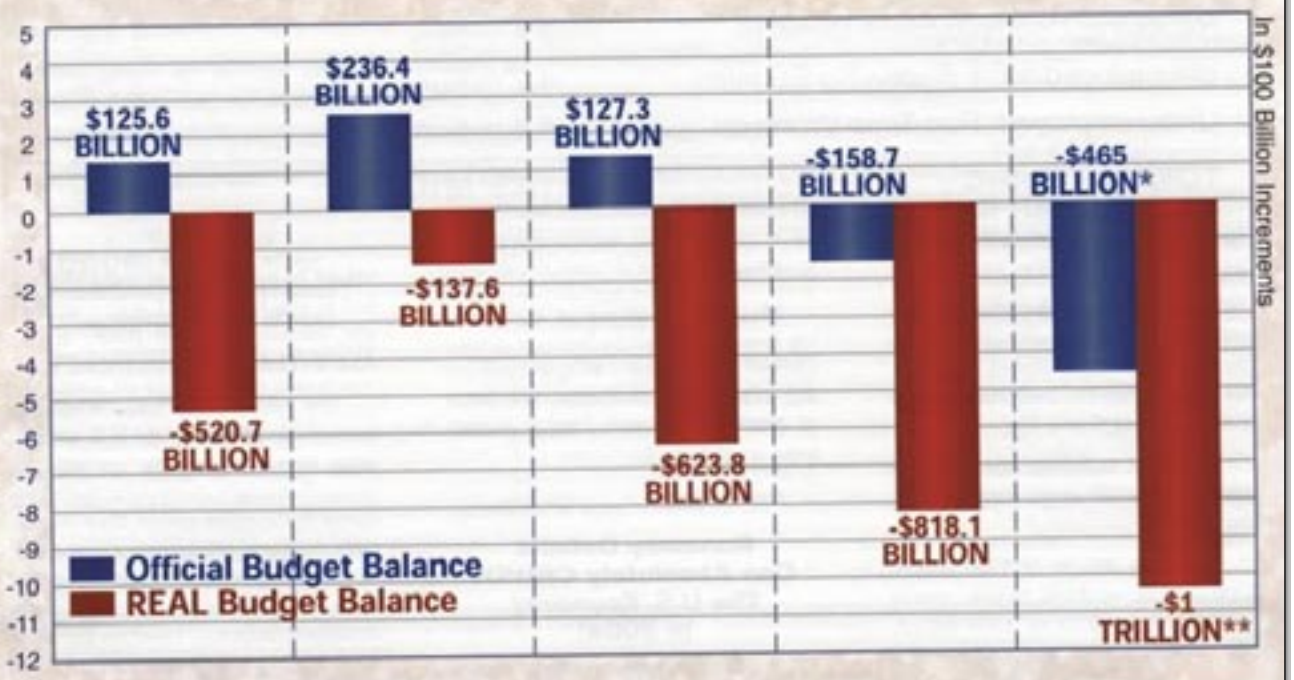
To the contrary — the interest rate you pay has no direct connection to the Fed funds rate. YOUR interest rates are primarily tied to something else entirely: In most cases to the interest rates on long-term government securities. When those yields go up, so do the interest rates you pay for just about everything, especially home mortgages.

Now, I don't have to tell you what higher interest rates will do to an economy that's as feeble as ours is now. You KNOW what will happen ...

▼ When mortgage rates start going up — and millions of people with

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Washington's Deficit Projections Are a Shameless SCAM!



Source: CBO, Federal Reserve

* Government forecast
** estimate

In 1987, the Congressional Budget Office (CBO) projected the government's deficit would ad up to $700 billion in the 5-year period from 1987 to 1991.

The actual accumulated deficit was nearly $1 trillion. That's a 30% error!

According to Representative Mark Steven Kirk, a Republican from Illinois, the 25-year history of CBO budget projections has been nothing more than a comedy of errors, guesses and outright lies.

And when it comes to projections of coming spending, being wrong can have tragic consequences.

"Our kids will pay the price of lower economic growth and higher debt because the advice that guides the elected representatives of the American people bears little basis in fiscal reality," he says.

Lies ... Damned Lies ... and GOVERNMENT STATISTICS

HOW does Washington HIDE hundreds of billions of dollars worth of deficits each year?

Simple. First, the government has a bunch of agencies – the Federal Home Bank, Freddie Mac, Sallie Mae, etc. that are guaranteed, backed or at least sponsored by the U.S. government securities. Yet their books are not consolidated with the government's books for the purpose of budget accounting. So it's a very convenient dumping ground for bad numbers that might otherwise be a huge embarrassment to a lot of people inside and outside the beltway.

Second, there's the Social Security fund. The fund has a surplus that it's going to need in order to cover expected Social Security deficits down the road. That money belongs to the 45 million people who are retired or are going to retire. Yet the government is adding those surpluses into the federal budget to help cover up the deficit.

Finding the truth is easy. Just track the amount of money the government is actually BORROWING to cover the deficit!

Washington borrows money by selling government securities: Treasury bills, notes and bonds, plus government agency debts. And the net amount raised is dutifully reported by the Federal Reserve in its Flow of Funds accounts. This is the REAL budget deficit, and in 2002, it was $818.1 billion – more than FIVE TIMES LARGER than the deficit admitted by Washington!



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"Our contrarian investments have soared up to 307% in the last two years – enough to QUADRUPLE YOUR MONEY.

"I'm convinced we'll do even better in 2004 and I want you to join us in the windfall!"

adjustable rate mortgages suddenly realize they bought more house than they can afford …

▼ When the cost of corporate loans rise — and cash-strapped companies are left twisting in the wind …

▼ When rising interest rates on credit cards causes millions of consumers to stop spending money …

▼ When the high cost of financing forces GM, Ford, Chrysler and hundreds of other companies to end the zero-percent financing deals that have kept their sales going for the past 24 months …

No doubt about it — higher interest rates now would be like giving poison to a dying patient. The economy would collapse like a house of cards.

Higher Interest Rates Will Kill The U.S. Economic Recovery!

The U.S. recovery is still on shaky ground. ANY increase in interest rates could pull the plug.

FIRST, loan demand will crater and most consumer and business borrowing will come to a screeching halt.

SECOND, economic growth will grind to a standstill. Most of what's left of corporate earnings will vanish and an epidemic of bankruptcies will sweep across the land from coast to coast.

THIRD, the stock market rally will literally self-destruct. And if you own stocks or equity funds when this happens, you'll be skinned alive. Again.

The real tragedy is that millions of savers and investors still trust the politicians and bureaucrats in Washington. They believe everything Washington tells them about the deficit and economy. And that blind faith is going to leave them broken, bleeding and destitute.

That's why it's absolutely essential that you get the whole story — in your FREE copy of "***Rake In Profits Of Up To 307% in the Great Investor SWINDLE of 2004!***"

The Stock Market Pain You've Suffered Over The Past Three Years Is Only A Sneak Preview Of The Troubles To Come!

Don't be fooled by false rallies! The disturbing new developments I've told you about in this report simply can't help but drive the Dow, the S&P 500 and the Nasdaq back down again.

If you're still holding your stocks and equity funds when the bottom falls out, you're going to get clobbered.

I know that's a bitter pill to swallow. After all, you already saw the AVERAGE S&P 500 stock drop 9.3% in 2000 … plummet 10.5% in 2001 … and crash 23.8% in 2002. Plus, you've seen the average Nasdaq stock plunge 78% from peak to bottom!

But this time, the stakes are much higher: not only are your stocks in greater danger than they've ever been, but more importantly …

The federal accounting scandals I've described in this report also pose an enormous danger to your paycheck … your bonds and other income investments … your retirement … your home … your kids' education … your quality of life … and possibly even to your financial independence.

Safe Money Report Is An Island Of Sanity In An Insane Market

You've searched high and low for a way to have your cake and eat it, too: To grow your wealth with safety.

And all along, the answer was right under your nose in alerts like this one that I've been sending you.

What I'm offering you now is an island of sanity in an insane market:

A wealth of tools that will guard your money like a junkyard watchdog …

… PLUS a bumper crop of great investments that are ALREADY spinning off profits of up to 307% — even as stocks were falling.

For starters, I want to send you four money-making, money-saving tools that are truly worth their weight in gold.

I personally designed each one of these tools to help you keep your money safely growing even as other investors get the shirts ripped off their backs.

And they won't cost you a dime. All four of them are yours FREE when you accept a risk-free trial membership in my SAFE MONEY INVESTOR SERVICE.

My SAFE MONEY INVESTOR SERVICE is nothing like any advisory you've ever seen before. It was rated the NUMBER ONE service in America, with the BEST TRACK RECORD of the 160 services monitored by Mark Hulbert of *Hulbert Financial Digest* and *CBS MarketWatch* for the 12-month period to March 2003.

Why? Simple! My SAFE MONEY INVESTOR SERVICE gives you not only the best advice, but also a truly staggering array of tools that put YOU in control of your money: One-hundred percent objective, conflict-of-interest-free economic analysis, ratings and wealth-building advice carefully crafted to get you safely through this impending catastrophe with your wealth intact — and help you grow substantially richer

Safe Money Report - Weiss Research

The Great Retirement LIE!

Social Security is dying a slow, agonizing death.

Social Security's cash deficits are projected to begin in 2016 or sooner. The total deficit estimate by the President's commission on Social Security by 2040: $7 trillion.

Will Washington legislators fess up to the Social Security mess? Actively propose specific cutbacks?

NOT ON YOUR LIFE! Any elected official who dares suggest such a thing would be committing political suicide.

So instead of going out with a bang, much of what is our current Social Security system is doomed to die with a whimper – in an agonizing death by a thousand cuts:

▲ **Your benefits may not BEGIN until you reach age 70:** This tactic saves the government three ways. First, it reduces the number of years each recipient receives benefits. Second, it helps delay the start of the crisis by a few years by postponing payments on a large group of 62- to 65-year-olds getting ready to retire right now. Third, it eliminates payments altogether on those who die before age 70.

▲ **Your benefits could be CUT:** Cost-of-living adjustments may be seriously curtailed. Benefits for early retirement could be eliminated. And other ways of reducing the cost of benefits will be introduced.

▲ **You may not qualify AT ALL:** The most controversial proposal regarding Social Security is to make eligibility for benefits depend upon financial need, rather than remain, as now, a statutory right. The government has lied about Social Security for so long – presenting it as a mandatory savings account – that most people actually believe they are merely getting back "their money" when they receive benefits.

Now, many experts believe that Social Security benefits should be increased for the truly poor and substantially reduced or eliminated for the overwhelming majority of affluent elderly.

Much of Medicare is toast, too!

All of the demographic problems that afflict Social Security also plague Medicare – only the estimated financial shortfall is THREE TIMES WORSE!

Right now, the 36 million Americans who are covered by Medicare health insurance are in for a major shock. Why? Because the 2.9% payroll tax that funds it doesn't even come close to covering Medicare costs!

They SAY Medicare is projecting a SURPLUS of $16.8 billion in 2003. That, too, is a bald-faced lie.

The truth is, Medicare will actually suffer from a $64.1 billion annual DEFICIT, and that's even BEFORE baby boomers become eligible for benefits.

And that's just the beginning ...

According to the Office of Management and Budget, the long-term UNFUNDED liabilities for Medicare now stand at $13.3 TRILLION.

... And when you add in prescription drug coverage, the total shortfall adds up to as much as $20 trillion – roughly TWICE the GDP produced by the entire U.S. economy!

Plus, with recent Democrat or Republican proposals, the additional cost to the Medicare system will be staggering – an additional $4.6 to $6.9 trillion over the coming decades.

That's why even David Walker, the comptroller general of the United States, conceded last April that "without meaningful reform, the long-term financial outlook for Medicare is bleak." He added that "when viewed from the perspective of the entire budget and the economy, the growth in Medicare spending will become progressively unsustainable over the longer term."

Your PRIVATE pension is in peril, too!

If you believe that Washington guarantees the safety of private pension plans, you're in for a rude awakening. In truth, private pension plans are more threatened today than at any other time since the Great Depression.

Consider ...

▲ The Pension Benefit Guaranty Corporation (PBGC) is now DEAD BROKE. It had an $8 billion surplus just last year. Now, after the failure of just a handful of companies, it has its largest ever DEFICIT of $3.6 billion.

▲ As a result, the 32,000 pension funds it insures – and the 44 million American workers it covers – are at risk should their employers go bankrupt.

▲ The director of PBGC admits that the pensions they cover are now underfunded by an estimated $300 billion! At least 100 companies owe pension funds of $100 million or more.

▲ The total amount of money owed by ALL U.S. corporations to their pension plans is a staggering $4.3 trillion – half of which is owed to defined benefit plans.

Get the truth before it's too late – send for your FREE copy of Rake In Profits Of Up To 307% in the Great Investor SWINDLE of 2004 TODAY!



Safe Money Report - Weiss Research

as these troubling events unfold.

Right off the bat, you get FOUR valuable gifts with your two-year membership:

Gift #1 – a $79 Value, FREE:
"Rake In Profits of Up To 307% In The Great Investor SWINDLE Of 2004"

At a time like this, UNCERTAINTY is your #1 obstacle. How could you possibly make prudent, profitable investment decisions without a clear understanding of the most devastating forces that will be driving the U. S. economy and stock markets in the months ahead?

In *"Rake In Profits Of Up To 307% in the Great Investor SWINDLE of 2004"*, I clear it all up for you:

▼ I show you WHY politicians and bureaucrats are lying to you about weaknesses in the economy …

▼ I reveal the TRUTH about the carefully hidden weaknesses that virtually guarantee earth-shaking economic catastrophes ahead …

▼ I give you a crystal clear vision of the future — including six MORE economic time-bombs that now threaten massive destruction of wealth in 2004 … and most importantly …

▼ I show you how you can make sure YOUR money isn't frozen and your invested wealth is PRESERVED as these events unfold …

▼ I give you solid evidence that 2004 could be one of the worst years yet for stocks …

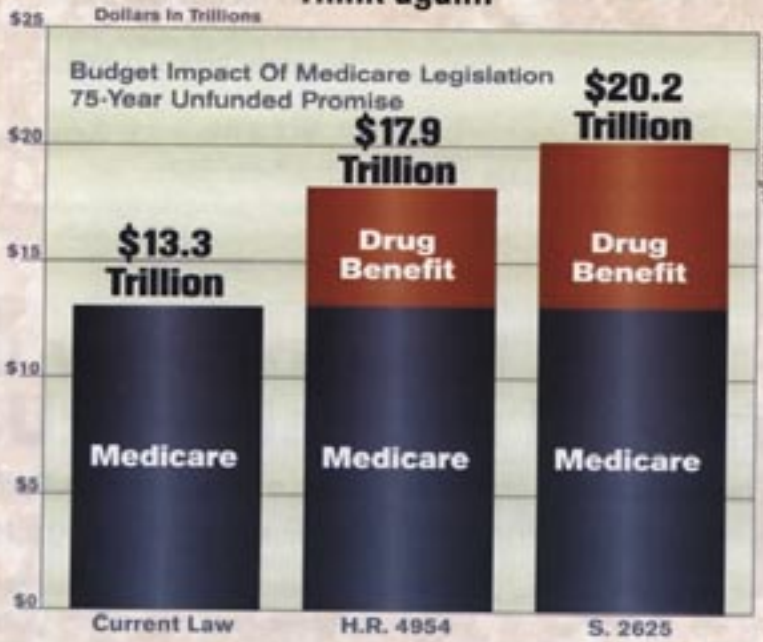
▼ I introduce you to investment vehicles that are specifically designed to insulate your serious money in times like these — and can hand you as much as 10 TIMES the returns you're getting in CDs and money market funds, and …

▼ I give you a cornucopia of other investment vehicles that are spinning off truly ENORMOUS profits in rising and falling markets.

The gains we've seen are already huge: My subscribers had the opportunity to take advantage of less severe economic problems to achieve gains of 99% … 144% … up to 307%.

The Medicare Myth

Think Medicare will be there when you need it? Think again!



Even without adding provisions for prescription drug coverage, Medicare will need an additional $13.3 TRILLION just to meet its current obligations!

… And if EITHER the House or Senate versions of the prescription drug benefit is adopted into law, Medicare's deficit will skyrocket to between $17.9 and $20.2 TRILLION. That's far more than the nation's entire GDP!

But I'm convinced that's just a sneak preview of the profits that lie ahead. I fully expect you'll have dozens of opportunities to double, triple, even QUADRUPLE your money.

… And it's yours, FREE!

Gift #2 – a $149 value, FREE:
How Risky Are YOUR Stocks And Mutual Funds? Get the truth – INSTANTLY!

Frankly, if it were up to me, I'd have you take advantage of stock market rallies to dump ALL the vulnerable stocks you own except for the tiny handful of counter-cyclical stocks recommended by my SAFE MONEY INVESTOR SERVICE.

In practice, though, I know that many investors are being cajoled, nagged and bamboozled by brokers and others into holding high-risk stocks or even buying more. Or they themselves sincerely want to dabble here and there. If you're among them, you must know if you own (a) a stock with virtually no prospects of recovering, or worse, or (b) a company with the very real likelihood of bankruptcy.

Trouble is, with CEOs STILL effectively bribing brokers to hype their companies' stock, it's darned-near impossible to know whom to trust today.

How on earth can you trust anything a broker says? More importantly, how can you know the TRUTH about stocks and funds you still own or are thinking

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about owning?

Fortunately, there IS a way to know. In seconds. I know because I invented it!

My WEISS RISK RATINGS FOR 6,166 STOCKS AND 6,440 MUTUAL FUNDS are America's ONLY independent, objective, 100% conflict-of-interest-free ratings for stocks and mutual funds.

My 210 analysts and support staff members continually weigh the strengths, weaknesses and historical volatility of virtually every stock and fund traded today.

Using our own proprietary models and custom analytical software, we crunch the hot-off-the-wire numbers in our massive database to produce a WEISS RISK RATING for 6,166 stocks and 6,440 mutual funds — including the ones YOU own right now!

With a single glance, you can use my WEISS RISK RATINGS to find out …

▼ Which of YOUR stocks are at high risk for failure …

▼ Whether stocks and funds you're thinking about buying are really worthy of your confidence, and …

▼ Which stocks are most likely to crash and burn (a tremendous money-making tool for short-sellers and options traders).

The Weiss Stock Ratings Are ABSOLUTELY INDISPENSABLE In Volatile Times Like These!

According to the *Los Angeles Times*, which ran a study on the Weiss stock ratings, "The lowest-rated shares, including US Airways Group, JDS Uniphase Corp. and Xerox, have lost an average of 33.1%, while the highest-rated stocks were up an average of 14.9%."

How to know when the bull market is TRULY beginning

History shows that bull markets typically start when the environment is precisely the OPPOSITE of what things looked like at the top:

At The Beginning of a Bear Market …	At The Beginning of a True Bull Market …
Euphoria: Wild, Pollyanna-like optimism dominates the markets and the economy. The news media reinforces the mood with daily headlines proclaiming fantastic investment success stories.	**Panic:** Irrational fear and depression cloud almost every decision and nearly every thought. The news media accentuates the gloom with dire disaster stories and forecasts.
Crazy valuations: Lousy companies with virtually no earnings sell for valuations of 100 times, 200 times or even more.	**Bargains:** Great companies with solid track records sell for valuations of five times earnings or LESS.
Windfalls for analysts: Stock analysts make millions for their stock picks (whether right or wrong). They claim the bull market will continue virtually forever.	**Analysts go back to basics:** The majority of stock analysts are laid off. Most of the survivors are hard-nosed skeptics who won't recommend a company unless it has unusual value and proven performance.
Wall Street hype: Brokers spend hundreds of millions each year on lavish Madison Avenue campaigns geared to the average household. They convince investors to buy all the stock they can or CANNOT afford.	**Wall Street reason:** Brokerage firms cut advertising budgets drastically. The few ads campaigns that are semisuccessful promote bonds, annuities, gold – anything but stocks.
Massive corporate debt: Corporations borrow to the hilt, often leveraging meager capital in an unbridled buying spree of acquisitions.	**Massive debt liquidations:** Most corporate debt is either (a) in strong hands of a few survivors or (b) wiped out as the weakest companies are liquidated, their assets sold off in fire sales.
Wild, extravagant prices: Millions are paid for baseball cards, postage stamps, and memorabilia that have little or no intrinsic value. Second rate talents in sports and entertainment command tens of millions in fees.	**Wild, incredible bargains:** Even collectibles with high intrinsic value are available for a song. Premiums on rare coins disappear. Even first-rate talents in sports and entertainment scrounge for jobs.

Read through the column on the right VERY carefully, and you will see that we are NOT in the early stages of a true bull market. But when that fateful day comes, Safe Money will be among the first — perhaps the ONLY advisory service — to give you a timely heads up, along with recommendations to grab up once-in-a-lifetime bargains.

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Impressive? I think so. And there's more. Of the 62 publicly traded companies to file for bankruptcy protection, we rated 36 of them at least three months before their Chapter 11 filing, and we gave EVERY SINGLE ONE of them a bad risk rating at least THREE MONTHS before they went belly up. (Meanwhile, 47 out of 50 major Wall Street firms told you to continue to buy or hold their shares even as they were filing for bankruptcy!)

Put simply, if you had DUMPED all the companies that have received our lowest ratings since 2000, you wouldn't have been holding Sprint PCS when it was crashing 93% ... Mirant when it was plummeting 94% ... ENRON, WorldCom, Global Crossing and Kmart when they went belly-up.

And overall, stocks that earn my lowest risk rating are typically about FOUR TIMES more likely to lose money than the average stock that earned my highest rating!

THE BOTTOM LINE: Once you've experienced the wealth-saving, wealth-building power of The Weiss Stock Ratings, you'll never want to make another investment decision without them.

You can trust these ratings because — unlike my competitors — I never accept a dime from the companies I rate. And I always publish their ratings whether they like it or not.

In fact, the only income I get from these ratings comes from investors who gladly pay $15 for each Weiss rating they need. That means my only loyalty is to YOU — NOT to greedy corporations.

But as a new member of my SAFE MONEY INVESTOR SERVICE, you don't have to pay $15 for each rating. You get the latest, most up-to-date edition FREE — in your complimentary copy of ***THE WEISS RISK RATINGS FOR 6,166 STOCKS AND 6,440 MUTUAL FUNDS!***

Gift #3 – a $79 value, FREE:

Aim For Gains of Up To 500% And More!

Once the lion's share of your money is safe — and safely growing — you're in a position to turn a little molehill of cash into a mountain of money with ***THE WEISS WINDFALL STRATEGY***!

Letters From My Safe Money Subscribers

"I've never made so much money before!"

"Dr. Weiss: My two gold stocks you recommended are doing just fantastic.

"I can't thank you enough for GLG and RGLD.

"I've never made much with stocks in general as my timing has always been wrong, but these two are the best I've seen in performance and have more than paid for your subscription fee."

— R. Lieberman, St. Louis, MO

The fact is, the Weiss Windfall Strategy has been making my clients richer for years!

It all started on Thursday, October 15, 1987 — when I told my subscribers to go short the stock market. The very next day, the Dow fell 4.6%. And on the following Monday, the Dow crashed 22.6%, the greatest one-day stock market collapse of all time.

Then, Tuesday morning, at the very bottom of the crash, I told my subscribers to close out their short positions.

When the dust settled, CTCR — an independent analyst-rating service — said that investors following my advice would have made more money during the crash of 1987 than those following any other advisor they tracked.

Little wonder. Based on our timely advice, $9,000 invested in put options to sell IBM shares could have raked in a 544% profit in the crash ...

And anyone who had bought put options on a stock index could have piled up profits of up to 4,592% — enough to turn a $25,000 grubstake into a whopping $1.17 MILLION!

WOW! I was so impressed with the profits this strategy offers at major market turning points that I gave it a name: "THE WEISS WINDFALL STRATEGY." I even founded a premium advisory service to help investors take full advantage of it.

Today, thousands of investors pay $5,000 per year for that service. But you don't have to cough up $5,000 to see how it's done. I'm going to give you our complete strategy — in your FREE copy of THE WEISS WINDFALL STRATEGY.

And with all the forces now lining up to drive U.S. stocks, I believe THE WEISS WINDFALL STRATEGY will make my clients — including YOU — richer than ever in 2004!

Gift #4 – a $79 value, FREE:

How To Spot Spot The Next Sector To Crash ... And Even Pick The Bottom When It Really Comes!

Every time stocks show the tiniest sign of life, Wall Street gets giddy.

Hordes of Wall Street's most notorious stock pushers line up to declare that "we've seen the bottom." And they swear on a stack of Bibles that it's time to buy stocks again.

You saw it last October when a burst of optimism drove the Dow into a rally: Trusting souls dug deep into their bank accounts to throw good money after bad, spending what little they had left on stocks.

Inevitably, the good news turned bad again — and millions of investors were shorn like sheep when most stocks collapsed to new five-year lows in 2003.

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But what if there really were a way to spot the bottom when it finally DOES come?

What if there were a clear, objective, conflict-of-interest-free SIGNAL that could tell you when it really IS time to buy stocks again?

You'd be able to snap up great stocks selling for pennies on the dollar — and absolutely CLEAN UP as the next bull market gathers steam.

THE WEISS EARLY WARNING SYSTEM was designed to do just that.

Having the world's most accurate stock ratings is kind of like having X-ray vision. The sum total of those companies' revenues and earnings, cash and debt, and other critical fundamentals gives us a graphic picture of how healthy (or sick) the economy and the stock market really are.

THE WEISS EARLY WARNING SYSTEM uses that data — and more — to forecast the hidden weakness or strength of the stock market. And it's a big part of the success we've had in forecasting virtually every major move in this bear market.

I want you to see how THE WEISS EARLY WARNING SYSTEM works … how it can help insulate your wealth from sudden stock market declines … how it can help us spot the bottom when it comes … and how it will help us pick up the bargains of the century when the time is right.

Most important, I want you to see what it's telling us now — astonishing information that will help you to both protect your wealth and get it GROWING in 2004.

HALF-PRICE Introductory Offer:
YOU SAVE
$189 RISK FREE!

Normally, your two-year membership in the SAFE MONEY INVESTOR SERVICE would be a bargain at $378.

But if I hear from you now, it's just $189 — YOU SAVE $189!

The U.S. Media Praises Dr. Weiss as "THREE TIMES MORE ACCURATE"

▲ Investigative journalist **JACK ANDERSON** calls Dr. Weiss GUTSY and reports that his insurance ratings are "THREE TIMES MORE ACCURATE" than anyone else's in the business.



▲ **THE GENERAL ACCOUNTING OFFICE of the U.S. CONGRESS (GAO)** heralds the fact that Weiss beat his closest competitor by a factor of three to one in warning of insurance company failures.

▲ **BARRON'S** agrees, saying the GAO report is a "glowing tribute to Weiss."

▲ **THE WALL STREET JOURNAL** calls Martin D. Weiss, Ph.D. "FEISTY."

▲ **FORBES** names Dr. Weiss "MR. INDEPENDENCE."

▲ **ESQUIRE** notes that Dr. Weiss' firm is "The only company [that] provides financial grades free of any possible conflict of interest."

▲ **THE NEW YORK TIMES** says Dr. Weiss was "the first to see the dangers and say so unambiguously."

▲ **FORTUNE** says he provides "The most comprehensive source" of information.

▲ **WORTH** says, "Weiss' record … is so good compared with that of his competitors, nervous buyers need look no further."

▲ According to the **LOS ANGELES TIMES**, which ran a study on the Weiss ratings, "[T]he lowest-rated shares, including US Airways Group, JDS Uniphase Corp. and Xerox, have lost an average of 33.1%, while the highest-rated stocks were up an average of 14.9%."

Weiss' LOWEST-Rated Stocks CRASHED in 2002!

Stocks that earned my lowest risk rating were nearly FOUR TIMES more likely to lose money than the average stock that earned my highest rating.

Company	Decline	Company	Decline
BELL CANADA INTERNATIONAL	-99%	BIOJECT MEDICAL TECH	-79%
MERCATOR SOFTWARE INC.	-90%	SIERRA WIRELESS INC.	-74%
LUMENIS LIMITED	-85%	T-3 ENERGY SERVICES INC.	-36%
TRINTECH GROUP PLC (ADR)	-82%	EUNIVERSE INC.	-34%

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"You Saved My Financial Butt!"

"Based on your recommendations, my portfolios are finally going substantially up instead of down.

"You saved my financial butt, and the financial legacy I hope to leave to my children someday."

— M. Obert, San Luis Obispo, CA

Discover ...

▲ WHY politicians and bureaucrats are lying to you about weaknesses in the economy ...

▲ The TRUTH about the carefully hidden time bombs that could cause earth-shaking economic catastrophe ahead ...

▲ A crystal clear vision of the future – including six MORE economic forces that now threaten destruction of wealth in 2004 ... and most importantly, how you can make sure YOUR money isn't frozen and your invested wealth is PRESERVED as these events unfold ...

▲ Solid evidence that 2004 could be one of the worst years yet for stocks ... why the market recovery will abort and the averages will plunge again.

▲ Investment strategies that are specifically designed to insulate your serious money in times like these – and to hand you 10 TIMES the returns you're getting in CDs and money market funds, and ...

▲ A cornucopia of other investment vehicles that spin off truly ENORMOUS profits in a topsy-turvy market. In the 2000-2002 bear market, my subscribers had the opportunity to actually take advantage of less severe economic problems to rake in gains of 99% ... 144% ... up to 307%.

And in the market recovery of 2003, we've had even better results.

Plus, I'm convinced that's just a sneak preview of the profits that lie ahead. I expect you'll have many more opportunities to double, triple, even QUADRUPLE your investment.

... And it's yours, FREE!



That's just 26 cents a day — one eighth of the cost of a single cup of Starbucks coffee — for expert guidance to protect all of your investments!

Each month from now on, you'll get *SAFE MONEY REPORT* — the money-making, money-saving backbone of my SAFE MONEY INVESTOR SERVICE:

1. I'll help cut your losses and boost your profits with updated Weiss Risk Ratings for your stocks and mutual funds: *SAFE MONEY REPORT* is the world's only publication to constantly update the Weiss Risk Ratings for stocks and mutual funds. With these exclusive ratings, you'll ALWAYS know which stocks and funds are the riskiest.

2. I'll help protect you from the nightmare of an institutional failure with our exclusive safety ratings on banks, S&Ls, insurance companies, brokerages and more: As interest rates move up, you're going to see numerous failures at U. S. financial institutions.

And if they're holding YOUR money when they go belly-up, it could be FROZEN. You could be locked out of your own accounts for weeks before regulators sort things out.

I don't want that to happen to you! And it doesn't have to — so long as you're getting my objective, conflict-of-interest-free ratings for America's most dangerous banks, S&Ls, brokers and insurance companies in *SAFE MONEY REPORT!*

3. I'll help you anticipate — and PROFIT from — major market movements with monthly updates of the Weiss Early Warning System: Each month — and more often when necessary — you get clear, unhedged, hard-hitting advice on when and how the next market decline will strike.

4. I'll help you save BIG bucks on brokerage commissions: *SAFE MONEY REPORT* is the only advisory in America that regularly surveys the commissions, service and safety of more than 600 U.S. brokerages. So if you want to save a bundle on commissions — this is your only source.

The savings you reap in one month or even one day can easily cover the full cost of your membership.

5. I'll help your CONSERVATIVE portfolio grow up to 10 times faster: Fed up with lousy little 1% returns in CDs and money market funds?

That's for the birds!

I have a better way. Despite the tech wreck of 2000 and the blue chip disaster of 2001 and 2002, my "Mr. Conservative" portfolio has grown in value 9 out of the last 10 years, and in 2002, we calculate that it generated TEN TIMES MORE than most savers earned!

I give you my clear "buy," "hold" and "sell" advice for every investment in the Mr. Conservative portfolio in every issue of *SAFE MONEY REPORT.*

Safe Money Report - Weiss Research

When Weiss Speaks, Washington and Wall Street LISTEN!

America's leading news organizations and even the U.S. Congress turn to Dr. Martin D. Weiss for 100% objective, conflict-of-interest-free analysis and advice.

The National Press Club

Dr. Weiss presents his white paper on the brokerage industry – "Crisis of Confidence on Wall Street" – to the National Press Club in Washington, D.C., just a few steps from the White House.

The conference is attended by representatives of Dow Jones, Associated Press, *Newsweek*, *Money*, Agence Presse, NPR Marketplace, *Kiplinger's Retirement Report* and several others.

The United States Congress

Dr. Martin Weiss names companies that are lying to the public. Outraged industry insiders launch a media campaign to try to silence him. But Congress asks the U.S. General Accounting Office (GAO) to compare Weiss' ratings to Wall Street's. The GAO study is a "glowing tribute to Weiss," according to *Barron's*.

Subsequently, Dr. Weiss delivers his scathing indictment of Wall Street and Main Street to all 100 members of the U.S. Senate, ensuring that every senator on the Hill has documented proof of the abuses and a comprehensive outline of the solutions at their fingertips.

FOX News

Dr. Weiss stuns the nation with his list of major blue chip companies that are now in danger of failure – and reveals how U.S. government economic tinkering can only make matters worse, dooming the U.S. to a more prolonged economic see-saw.

CNBC, CNNfn, PBS and More

Dr. Weiss launches an exhaustive – and exhausting – schedule of media appearances.

In 2002 alone, he granted more than 100 television and radio interviews – including multiple appearances on CNBC, plus CNNfn, Nightly Business Report and scores of other television and radio programs – to alert investors to Wall Street's crimes and to demand reform.

NBC Nightly News

Dr. Weiss warns millions of viewers of more companies in danger of going belly up … exposes the blatant lies that are propping them up … and urges investors to join him in a nationwide crusade to demand full and fair disclosure from public companies.

ABC's Nightline

Anchorman Ted Koppel brings industry insiders face-to-face with Dr. Weiss – their toughest critic. They swear Dr. Weiss is wrong about hidden dangers in their companies – but within days, another of America's largest firms goes bankrupt, costing investors billions.



"We're safe ... the WEISS way!"

"Safe Money Report has protected our dollars from the stock market trap that so many of our friends have fallen into.

No lost night's sleep or worries about loss of capital. Safe and secure, the Weiss way."

— Subscriber, Charleroi, PA

My WEISS RISK RATINGS FOR 6,166 STOCKS AND 6,440 MUTUAL FUNDS is your only independent, objective warning of the riskiest stocks and mutual funds that could torpedo your portfolio.

PLUS, when the stocks of badly managed companies cascade into a crash, they generate profit opportunities like a hydroelectric dam generates electric power – allowing you to rake in profits of up to 100% and even more!

I listed Enron as a company "suspect of manipulating its earnings" in April 2001 – eight full months before news of the company's troubles leaked into the headlines and the stock cratered.

With the right timing, an investor buying the right put options on Enron could have made up to 20 times his or her money – as much as 1,999%. That would have been enough to turn $25,000 into $499,750!

Extreme? Yes.

Impossible? No.

Plus ...

▲ Xerox earned my "D+" rating in late 2001; its shares collapsed 63% from $11.45 to $4.20 – giving investors the opportunity to pile up profits as the stock slid ...

▲ ImClone had an "E" rating before it tumbled 93% from over $73 a share to less than $6, and ...

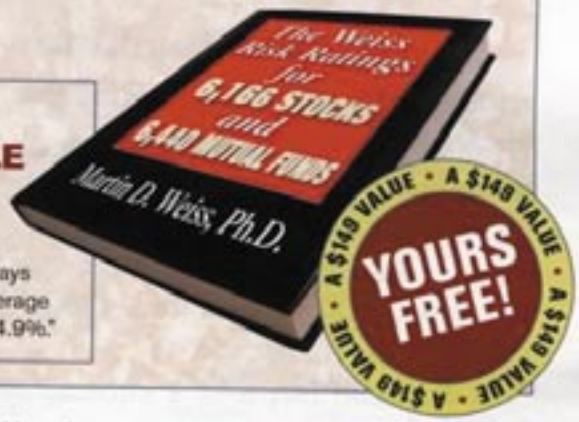
▲ Kmart had a "D" rating before it filed Chapter 11, falling 99.7% from $6.08 to less than 2 cents.

I could go on and on. But you get the picture – with my ratings, you can harness this kind of truly amazing moneymaking power in your favor. You have the opportunity to turn disasters into profit opportunities.

***I urge you:* Send for your FREE COPY of *The Weiss Risk Ratings for Your Stocks and Mutual Funds* TODAY!**

The Weiss Risk Ratings Are ABSOLUTELY INDISPENSABLE In Tough Times Like These!

According to the *Los Angeles Times*, which ran a study on the Weiss ratings, "... the lowest-rated shares, including US Airways Group Inc., JDS Uniphase Corp. and Xerox Corp., have lost an average of 33.1%, while the highest-rated stocks were up an average of 14.9%."



6. I'll help you light a fire under your portfolio with more SPECULATIVE investments that have soared by up to 172% — even in this bear market: If you're comfortable investing part of your nest egg in more speculative investments, we can REALLY kick your wealth building into high gear.

Feast Your Eyes On These Gains From 2001 To Early 2003:

- ▼ A 59% PROFIT on the S&P 500 ...
- ▼ A 138% PROFIT on the Dow ...
- ▼ A 138% PROFIT on the Nasdaq ...
- ▼ And a 172% PROFIT on the S&P 500.

And as I write this, our gold portfolio has open profits of 164%, 522% and 860%. I don't have to tell you that all investing involves risk, and losses are always possible, especially when you aim for high rewards. But overall, ours has been among the top performing investment newsletters in America, according to Hulbert.

Again, you get clear, concise "buy," "hold" and "sell" signals in every issue.

7. I'll help you with ANSWERS to your most pressing investment questions: Got a question? Fire it off to me by e-mail or snail mail. If I don't have the answer, I'll find someone who does.

We respond to EVERY member question as quickly as possible — and we share the best questions and answers in every issue of *SAFE MONEY REPORT.*

Best of all, you get all these valuable benefits — and MORE — for just pennies per day!

And it gets better ...

You Get INSTANT UPDATES On The SAFE MONEY WEBSITE!

Can't wait for the next issue to arrive by mail? Surf over to the SAFE MONEY WEBSITE. And while you're there, be sure to ...

Call TOLL FREE **1-800-236-0407** for more information

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"You led us to profits of 394%!"

"Thanks to you, we bought Glamis for $1.62 and sold it at above $8.00 — at a 394% profit!"

— L. F., Archer, FL

Once the lion's share of your money is safe – and safely growing – you're in a position to turn a little molehill of money into a mountain of cash with **THE WEISS WINDFALL STRATEGY.**

Fact is, **THE WEISS WINDFALL STRATEGY** has a very illustrative history ...

Way back in 1987 – on October 15 – I told my subscribers to go short the stock market. The very next day – Friday – the Dow fell 108 points. And on the following Monday, the Dow fell another 508 points!

Then, Tuesday morning at the very bottom of the crash, I told my subscribers to close out their short positions.

According to CTCR, an independent, third-party advisor rating service, investors following our advice could have made more money during the crash of 1987 than those following any of the other advisors tracked by CTCR.

Based on my timing advice before and after the crash, an individual who invested $9,000 in put options to sell IBM shares could have made $58,000 – a 544% profit in less than a week.

Another investor, also using our timing advice, could have done eight times better – by buying a stock index put option for $650 and selling it for $30,500 after Black Monday – a 4,592% profit.

Of course, these are not everyday profits, and losses are also to be expected. But they were based on a strategy similar to the one I want to introduce you to in my **WEISS WINDFALL STRATEGY.** Learn how you, too, can make windfall profits in the months ahead.

Send for your FREE copy right away!

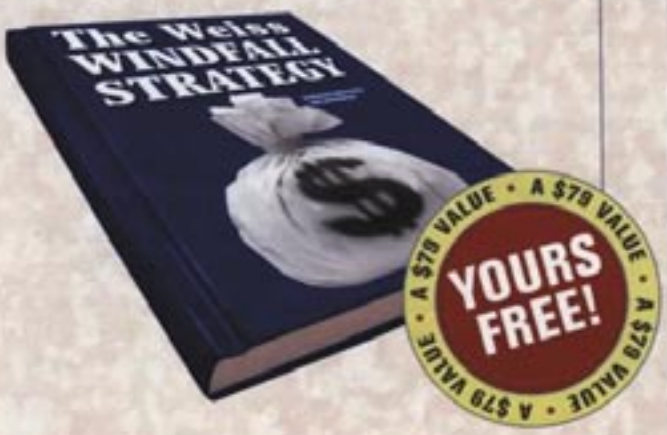
"A very wealthy bear – profits of up to 267%!"

"I have had phenomenal success using your strategies.

"By the time this Titanic of a market finally finds the floor of the sea, I will be one very wealthy bear!

"I am a true fan and a subscriber for life."

— D. B., Mesa, AZ



How much money could my Windfall Strategy make YOU?

→ When stocks crashed by over 89% in 1929-32, my dad, Irving Weiss, told me he turned a $500 pittance into more than $100,000 ...

→ My clients had the opportunity to get 220.4% richer when stocks crashed 25.8% in early 2002 – and I led subscribers in my separate e-mail/fax service to investments that multiplied their money by 243% in **Verizon Communications ...** 159.3% in **Genentech ...** and 140.9% in **Advanced Micro Devices.**

→ In 2002, my clients had the chance to profit by buying options on the **S&P 500** – and to rake in profits of up to 172% – as it slumped.

In 2003, with the market rallying, we did even better – with gold shares that have soared by up to 800% since we recommended them.

Now, I'm urging you to use the latest market rally as another GREAT selling opportunity ... and to buy investments that will give you HUGE profits from the next big plunge.

Safe Money Report - Weiss Research

"I didn't lose a penny in the bear market!"

"Thanks to Marty and his advice, I didn't lose one red cent in the entire bear market."

— C. W. Harris, Jr., Long Branch, NJ

You're probably wondering, "How could YOU correctly predict the beginning of the bear market – and the subsequent collapses since then – when virtually every analyst on Wall Street missed them by a mile?"

Good question. The fact is, I have a secret weapon.

To create each new edition of our WEISS RISK RATINGS, we have to carefully dissect the revenues and earnings ... cash and debt ... stock valuations and many other fundamentals of virtually every company traded on the stock market.

It also gives us a crystal clear snapshot of the overall health of every major sector as well as the stock market as a whole.

If a sector – or the entire market – is suffering from falling revenues and earnings ... low cash and high debt ... excessive valuations and other negative fundamentals, it's a clear sign that you should take your money and RUN.

We call this "snapshot" THE WEISS EARLY WARNING SYSTEM – your best defense against falling stock prices. And when this market finally hits bottom, this indispensable tool will be your best "early warning" that a new BULL market is about to begin.

Discover how THE WEISS EARLY WARNING SYSTEM can shield you from stock market losses – send for your FREE copy today!



▼ Keep up with the latest **economic and investment news** — plus news on the stocks you own ...

▼ Check out our latest **Flash Alert** for urgent actions needed to protect and grow your wealth ...

▼ Get crucial moneymaking insights with my **daily commentary** ...

▼ Review *SAFE MONEY REPORTS'* hot-off-the-press **market forecasts** for stocks, bonds, mutual funds and more...

▼ Take a look at the latest **portfolio updates** — for our Mr. Conservative and Mr. Speculator investment portfolios...

▼ Check the latest **Weiss Risk Ratings** on the volatility of your stocks and mutual funds ...

▼ Use our powerful **investing tools** to get the latest stock quotes ... maintain your portfolio online ... get valuable research on stocks and mutual funds...

▼ **And much, much more.**

Other investment websites offering similar investment tools charge as much as $460 for two years — and THEY can't give you our proprietary Weiss Ratings!

And this powerful moneymaking, money-saving resource — a $460 value — is yours FREE as a member of my SAFE MONEY INVESTOR SERVICE!

PLUS, You Get Urgent FLASH ALERTS Whenever Events Warrant!

Whenever major developments in the economy or financial markets makes it crucial that I get urgent advice to you in the fastest way possible, I'll rush you a FLASH ALERT.

Our lightning fast response to the constantly changing investment landscape gives you the edge you need to keep your money safe AND maximize your profits.

And this valuable service is yours FREE with your new membership in my SAFE MONEY INVESTOR SERVICE!

That's $1,035 Worth Of FREE Gifts And Discounts!

Add it up yourself:

▼ Right off the bat, you get your two-year membership for half price: YOU SAVE $189 ...

▼ THE WEISS RISK RATINGS FOR 6,166 STOCKS AND 6,440 MUTUAL FUNDS is advertised nationally for $149 ...

▼ THE GREAT INVESTOR SWINDLE OF 2004 ... THE WEISS WINDFALL STRATEGY ... and THE WEISS EARLY WARNING SYSTEM are offered from coast to coast for $79 each — $237 in all ...

▼ And you get two years' access to the SAFE MONEY WEBSITE — an $460 value.

... Any way you add it up, that's $1,035 in discounts and FREE money-making tools!

And best of all, you risk NOTHING by giving my SAFE MONEY INVESTOR SERVICE a try. Even if

Safe Money Report - Weiss Research

you decide to send for a refund, everything you've received in the meantime is yours to keep — FREE.

But the most crucial reason to accept your new membership is best presented by current members …

▼ Recently, C. W. Harris, Jr., of Long Branch, NJ, wrote to tell us, "Thanks to Marty and his advice, I didn't lose one red cent in the entire bear market."

▼ A subscriber, from Aurora, Colorado writes: "...We've worked hard for our money. We need the best return we can muster if we are ever going to be able to retire. It's time to fire my other advisor. I just don't have deep enough pockets for stuff that doesn't work. I wish I had signed up for your 2 year rate instead of just one. Is it too late to add another year on? Thank you for your help and support. I look forward to a long a prosperous relationship."

▼ P. Ewing of White Lake, MI, says, "I subscribed a week ago and I'm already up $7,000. Thanks for the good work."

▼ And K. Williams of Tampa, FL, says, "I was reluctant to subscribe to *Safe Money Report*. I've subscribed to financial reports before and found some value, but none met my expectations. This *Safe Money Report*, site, alerts, and e-mail, are fantastic. Your investing strategies and advice are easy to read and follow, specific and clear, and all suit me. You have a subscriber as long as I am an investor. You are tops. Subscribing IS the single best move I have made in my investing life."

Now — can I guarantee that you'll do as well as Mr. Harris, Mr. Olczak and Ms. Ewing? No. But these kinds of results do prove it's possible.

And I'm so sure your new membership in the SAFE MONEY INVESTOR SERVICE will be worth every penny or I'm prepared to offer you the strongest money-back guarantee possible:

You Get FREE Access to the SAFE MONEY WEBSITE:

All of today's most advanced investment tools in one convenient place!

Can you name any other service that offers you anytime access – 24 hours a day, 7 days a week – to all the powerful moneymaking, money-saving tools members now enjoy on our password-protected SAFE MONEY website?

No way! After all – the SAFE MONEY website is the only Web destination in the world that lets you …

▲ Read each new issue of SAFE MONEY REPORT the second it is released. You get my latest forecasts, both long-and short-term, for the Dow, the S&P, individual stocks, bonds, mutual funds and more.

And because you get my profit recommendations DAYS before they would otherwise reach you by mail, you can act to shield your wealth and capture important profit opportunities long before other investors even know they exist!

▲ Check DAILY updates to keep your money safely growing: Between issues, the SAFE MONEY website lets you keep up with our latest Flash Alerts and our daily commentary on the hottest investment news.

▲ Make more prudent financial decisions with the latest WEISS RISK RATINGS on stocks and mutual funds.

PLUS, the SAFE MONEY WEBSITE lets you …

▲ Quickly and easily research any company or mutual fund traded on Wall Street …

▲ Get an instant quote on any stock or mutual fund listed on any exchange in the United States …

▲ Conveniently maintain your entire portfolio in one place, and …

▲ Check the headlines for red-hot, breaking-news headlines about the companies behind YOUR stocks – before other investors have a chance to react to it.

Other investment websites offering similar investment tools charge as much as $230 for a year – and THEY can't give you our proprietary Weiss Ratings! And yet, you get it all FREE as part of your SAFE MONEY INVESTOR SERVICE membership!





Safe Money Report - Weiss Research

100% Risk-Free, Money-Back Trial Offer

THE SAFE MONEY INVESTOR SERVICE is guaranteed to save you — or MAKE you — an ABSOLUTE MINIMUM of $5,000 extra dollars in the next 12 months OR IT'S FREE!

Take a full year to decide for yourself. You must be absolutely delighted with the profits you earn — or just let me know and I'll rush you a full refund of every penny you paid. PLUS even after the first year, you can cancel at ANY TIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

And of course, everything you've received in the meantime is yours to keep —completely without cost or obligation — in the unlikely event that you decide that my service isn't for you.

I Urge You – Let My SAFE MONEY INVESTOR SERVICE Help You TAKE CONTROL Of Your Financial Future – NOW!

This is a watershed moment in your life. Three paths lie before you:

1. You can bury your head in the sand … continue ignoring my warnings and my offers of help and get fleeced — AGAIN …

2. You can keep your money on the sidelines and grumble about the puny 1% returns CDs and money market funds give you …

3. Or you can TAKE CONTROL of your investments — and get the guidance and advice that keeps your money safe and introduce you to the investments that can soar 99% … 144% … up to 307% in down or up markets.

Frankly, only one of these choices makes any sense at all. Please — for your own sake — join me in my SAFE MONEY INVESTOR SERVICE today!

I want to help you set the agenda for your more successful financial future now. The future won't wait until you have enough money to be secure. Why should YOU wait?

Look. You've put this off long enough — and delaying has cost you a bundle. It's time to ACCEPT this risk-free invitation to join me in my SAFE MONEY INVESTOR SERVICE.

To apply for your membership, just complete and mail the FREE GIFT CERTIFICATE on page 23 of this report or dial **TOLL FREE 1-800-236-0407** today.

Please — if your financial security means anything to you — let me hear from you right away!

Warmest regards,

Martin D. Weiss

Martin D. Weiss, Ph.D.,
President, SAFE MONEY
INVESTOR SERVICE

P.S. Respond NOW by dialing toll free **1-800-236-0407** and receive not one, but TWO valuable PHONE-IN BONUSES:

Phone-in Bonus #1: THE WEISS BANK BLACKLIST — a $79 value — FREE! If you have your money in one of these 100 losers during a failure, your money could be temporarily FROZEN and all your funds over $100,000 (including interest) will most likely be lost. Urgent help for serious savers and investors — FREE!

Phone-in Bonus #2: THE WEISS INSURANCE BLACKLIST — a $79 value — FREE! 895 U.S. insurance companies — many of these household names are now on my "endangered list." Is yours one of them? If so, your money could be frozen for many months, just as it was for two million policyholders in failed companies including Executive Life, First Capital Life, Mutual Benefit Life and several others. Worse, YOU COULD LOSE A SUBSTANTIAL PORTION OF YOUR CASH VALUE INSURANCE POLICY, just as thousands of investors did in those failures.

Find out if YOUR insurer is on this list of losers now — FREE!

My "Mr. Conservative" portfolio has grown in value 9 out of the last 10 years and in 2002, it generated TEN TIMES MORE than most savers earned!*

In 2002, CDs and money market funds yielded less than 1% – but my Mr. Conservative portfolio produced a safe and steady 12.6% GAIN!

And get this: Despite the tech wreck of 2000 and the blue chip disaster of 2001 and 2002, my "Mr. Conservative" portfolio has grown in value 9 out of the last 10 years!

Of course, your broker will NEVER tell you about most of the investments in this remarkable portfolio. He won't get a penny in commisions when you buy them!

Nevertheless, these are some of the greatest investments in the world for safety-conscious investors – and I'll introduce you to them in *SAFE MONEY REPORT!*

See page 5 for information on how we calculate the results of our Safe Money portfolios.

Best Value EVER!

You get $1,035 worth of FREE gifts and discounts just for joining me now in the SAFE MONEY INVESTOR SERVICE!

SAVE HALF on your Risk-Free trial membership in the SAFE MONEY INVESTOR SERVICE — you SAVE $189 — and receive all this!!











TWO YEARS of *SAFE MONEY REPORT!*

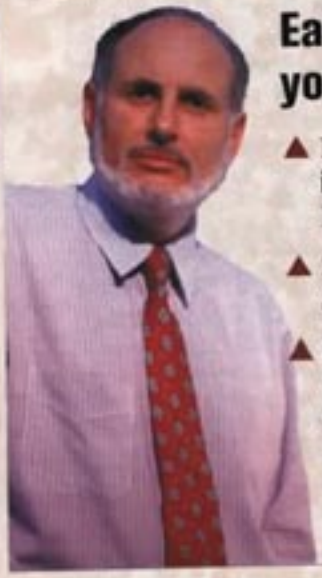


24/7 access to the SAFE MONEY WEBSITE and instant access to Weiss Ratings and all SAFE MONEY materials



FLASH ALERTS via e-mail or snail mail whenever fast-breaking market events warrant

You Also Get My Analysis and Advice AT LEAST 262 TIMES PER YEAR!



Each year, you'll receive...

- ▲ 12 regular monthly issues of SAFE MONEY REPORT!
- ▲ 250 daily commentaries on the SAFE MONEY WEBSITE!
- ▲ PLUS, whenever fast-breaking market events warrant, you get urgent FLASH ALERTS by first-class mail or e-mail (your choice)!

100% Money-Back, Risk-Free Trial Offer

THE SAFE MONEY INVESTOR SERVICE is guaranteed to save you — or MAKE you — an ABSOLUTE MINIMUM of $5,000 extra in the next 12 months OR IT'S FREE!

Take a full year to decide for yourself. You must be absolutely delighted with the profits you earn — or just let me know and I'll rush you a full refund of every penny you paid. PLUS even after the first year, you can cancel at ANY TIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

And of course, everything you've received in the meantime is yours to keep — completely without cost or obligation — in the unlikely event that you decide that my service isn't for you.

SAVE TIME! Call TOLL FREE 1-800-236-0407

and receive these two valuable PHONE-IN bonuses – FREE!



Phone-in Bonus #1:
The Weiss Bank Blacklist

If you have your money in one of these 100 losers during a failure, your money could be FROZEN and all your funds over $100,000 (including interest) will most likely be lost. Urgent help for serious savers and investors — FREE!



Phone-in Bonus #2:
The Weiss Insurance Blacklist

An incredible 895 U.S. insurance companies — many of these household names — are now on my "endangered list." Is yours one of them? If so, YOU will be left holding the bag! Find out if YOUR insurer is on this list of losers now — FREE!



FREE GIFT CERTIFICATE

SAVE $189 • $1,035 in Discounts and FREE Gifts • RISK-FREE OFFER

☑ ***YES DR. WEISS!*** **Help me insulate my money and rake in profits of up to 300% and more in this bear market!**

I understand that I can cancel anytime during the first year of my membership for a full refund, or anytime thereafter for a refund on the unused portion of my membership. I further understand that everything I receive is mine to keep no matter what.

☐ **BEST OFFER:** Please sign me up for a risk-free, two-year membership at the half-price introductory rate of just $189. I SAVE $189 and receive …

- ▲ *RAKE IN PROFITS OF UP TO 307% IN THE GREAT INVESTOR SWINDLE OF 2004* …
- ▲ THE WEISS RATINGS FOR 6,166 STOCKS AND 6,440 MUTUAL FUNDS …
- ▲ THE WEISS WINDFALL STRATEGY, and …
- ▲ THE WEISS EARLY WARNING SYSTEM absolutely FREE!
- ▲ PLUS two years' access to your SAFE MONEY WEBSITE …
- ▲ AND 24 issues of *SAFE MONEY REPORT!*

☐ **GREAT OFFER:** I'd rather begin with one year at the introductory rate of just $99. I SAVE $90 and receive …

- ▲ *Rake In Profits Of Up To 307% in the Great Investor SWINDLE of 2004* absolutely FREE …
- ▲ PLUS one year's access to your SAFE MONEY WEBSITE …
- ▲ AND 12 issues each of *SAFE MONEY REPORT*!

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The most dangerous accounting scam EVER:

The Great Investor SWINDLE Of 2004

Protect your wealth before it's too late – and aim to pile up as much as 4-to-1 profits as this startling story hits the headlines!

It's 100 times more hazardous to your wealth than the Enron, Worldcom and Tyco earnings scandals that hammered stocks last year! PLUS urgent steps you MUST take NOW to protect yourself and profit! *Page 3, INSIDE!*

ALSO INSIDE:

Beware of STOCK MARKET RALLIES!
Six powerful reasons why ALL stock market rallies will continue being doomed to failure in 2004. *Page 4, INSIDE!*

CAUTION: Washington and Wall Street are conspiring to HOODWINK YOU!
They only want you to THINK that they've cleaned up Wall Street. Discover the shocking TRUTH that can protect you from being fleeced again! *Page 6, INSIDE!*

How to know when the bull market market is TRULY beginning!
The startling answer to your most pressing investment question. *Page 12, INSIDE!*

Contrarian investments that SOAR as much as 300% even in a topsy-turvy market!
How you can insulate your wealth and aim for quadruple-your-money profits in 2004. *Page 9, INSIDE!*

MUCH MORE INSIDE!



Mark Hulbert/*CBS MarketWatch Hulbert Financial Digest* Rated *SAFE MONEY REPORT* the #1 Top Performing Investment Newsletter for the period March 2002 – February 2003!

Martin D. Weiss, Ph.D.
4176 Burns Road
Palm Beach Gardens, FL 33410

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500 PAGE SWIPE FILE

THE KNACK!

In the early 1990s, I was working exclusively with Phillips Publishing, launching their new financial and health newsletters for them. At the time, Phillips' president Bob King was constantly looking for new product ideas.

After witnessing the success of Louis Rukeyser's Wall Street Newsletter, we were particularly interested in finding editors who already enjoyed celebrity status — especially on TV.

Ken and Daria Dolan seemed perfect. They were everywhere at the time: On television, in a regular column in Money Magazine, you name it.

And quite frankly, they were a LOT of fun!

Once the contracts were signed, Bob asked me to meet him and the Dolans in his office at 9:00 AM on a Saturday morning to brainstorm our launch promotion for their new newsletter. So with all that star talent waiting for me, I promptly got locked in the elevator — and was 45 minutes late!

Long story short: They forgave my tardiness… the newsletter launch went great. We sold thousands of subscriptions.

Enjoy!

WEALTH for LIFE

October 1993 $3.00

Money Decisions Are Easy When You Get...

THE KNACK!

The Know-How That Makes Your Money Go Further and Last Longer

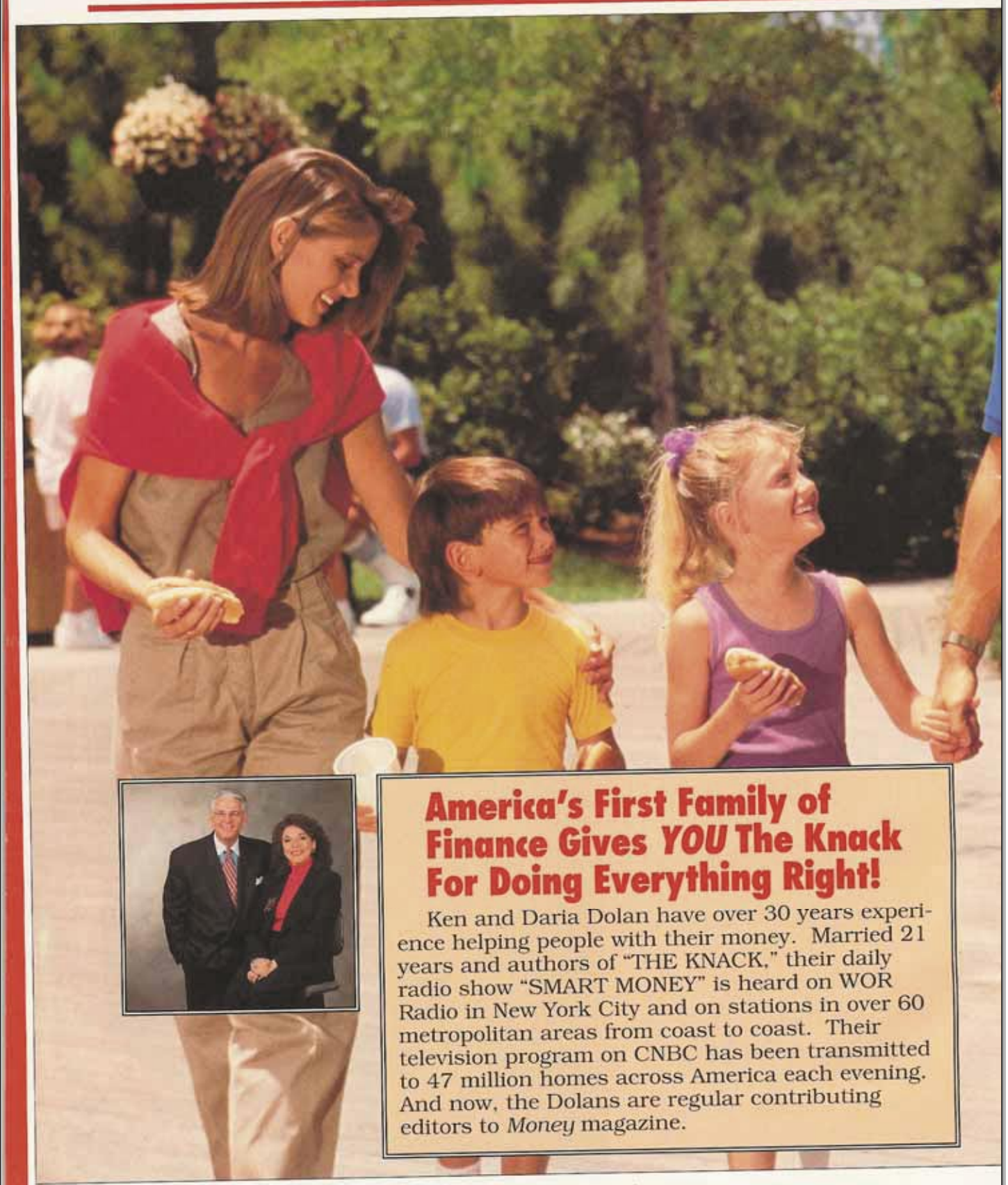
✔**The Genius for Restoring Lost Wealth:**
Reclaim excess taxes, insurance premiums, broker commissions, interest and more. Money you thought was gone forever!

✔**The Gift for Getting Rich With Stocks, Bonds and Mutual Funds!**
The secret path to lasting wealth!

✔**The Golden Touch for Getting the Best of Everything for Less:**
Guarded secrets and privileged information that unlock the door to financial independence!

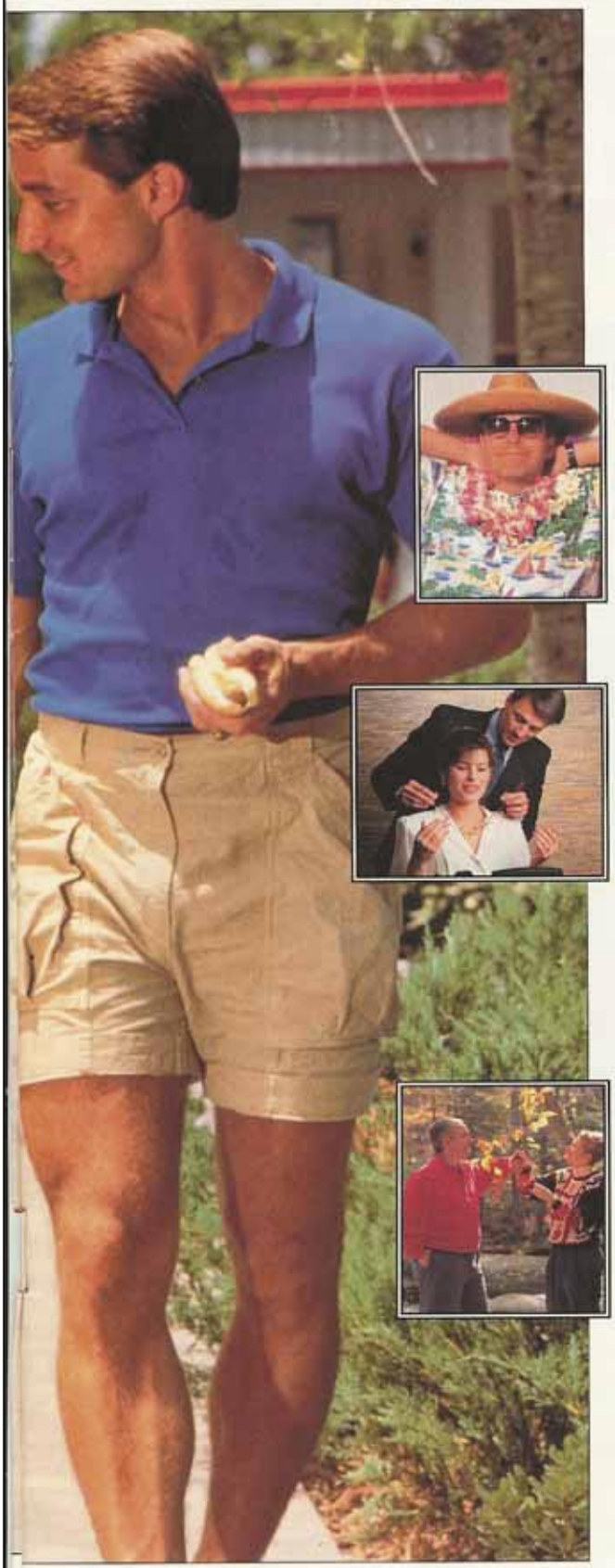


ALSO INSIDE:
Ken and Daria Dolan show you how to get the easiest $100,000, $250,000 or $500,000 you'll ever make!



America's First Family of Finance Gives *YOU* The Knack For Doing Everything Right!

Ken and Daria Dolan have over 30 years experience helping people with their money. Married 21 years and authors of "THE KNACK," their daily radio show "SMART MONEY" is heard on WOR Radio in New York City and on stations in over 60 metropolitan areas from coast to coast. Their television program on CNBC has been transmitted to 47 million homes across America each evening. And now, the Dolans are regular contributing editors to *Money* magazine.



WEALTH for LIFE

OCTOBER

In this issue of *"Wealth for LIFE!"*
Ken and Daria show you:

How YOU Can Get "THE KNACK" for...

6 ***Saving Hundreds of Dollars*** **ON CREDIT CARD FEES & INTEREST**

7 ***Legally Avoiding Penalties*** **WHEN YOU PAY THE IRS LATE**

8 ***Saving up to $1,200*** **ON INSURANCE PREMIUMS**

8 ***Picking Winning Stocks*** **EVERY TIME**

9 ***Buying Stocks and Mutual Funds*** **COMMISSION-FREE!**

10 ***Getting a 20% Return...*** **RISK-FREE!**

11 ***Saving 30% to 50%*** **ON GOLD, PLATINUM AND DIAMONDS!**

15 ***Saving up to 66%*** **ON YOUR NEXT PRESCRIPTION!**

15 ***Finding an Extra $6,000*** **TO INVEST IN 12 MONTHS OR LESS!**

PLUS... on pages 12 and 13...

Specially for Folks Over 50:
You Get to CHOOSE How Wealthy You'll Be!

- **How to GUARANTEE You'll Still Have Plenty of Money *When You Turn 100***
- **Are YOU Making One of the Three *Most Common IRA ERRORS?***
- **How to AVOID AN IRS AMBUSH on Your *Retirement Plan Withdrawals!***
- **How to Sell Your Home FOR A BIG PROFIT *And Still Pay No Tax!***
- **Five Times You Can TAP YOUR PENSION PLAN EARLY *and Pay No Penalties Whatsoever!***
- **Six WORTHLESS INSURANCE POLICIES Agents LOVE to Sell to Older Americans! *(Are YOU Paying for One of Them Now?)***

© PPI 1993

GET THE



- **The Gift for Getting Rich With Stocks, Bonds and Mutual Funds:** The secret path to building instant wealth!
- **The Golden Touch for Getting the Best of Everything for Less:** Unlock the door to financial independence!
- **The Genius for Restoring Lost Wealth:** Reclaim money you thought was gone forever!

KNACK!

The "Know-How" That Makes Your Money Go Further and Last Longer

By KEN DOLAN

As seen on TV's "Smart Money With The Dolans," WOR Radio Network's "Smart Money," and coauthor of "THE KNACK."

How many times have you been so frustrated untangling a financial problem, you were tempted to throw in the towel?

...So terrified you'd make a mistake, your ship came in and you missed the boat?

...And feeling so guilty you weren't doing better, you secretly thought you must owe someone an apology? Those days are gone forever when you get THE KNACK!

You know the guy down the street with three kids at Harvard who can still afford the boat, the motor home, the European vacation and the winter place in Florida?

...The one who makes it all look so easy—as if he doesn't have a worry in the world?

He's got THE KNACK.

But there's no sense envying him—because you're about to get it too!

When you get THE KNACK, the things you used to hate about money no longer matter:

✔ *Murphy's Law* ("Whatever *can* go wrong, *will* go wrong") no longer applies to you...

✔ *Financial regulations* that confuse the heck out of other people become child's play for you...

✔ *Money decisions* that scare other folks half to death are like second nature to you...

✔ *Scams other people fall for* become almost childishly obvious to you...

✔ *Having enough money* in retirement is no longer a worry for you...

✔ *And the things other people can only wish for* are now within your reach.

...Believe me—I KNOW what a difference "THE KNACK" can make! My wife, Daria, and I have had it for over 30 years. It made us:

WEALTHIER: By (1) Restoring lost wealth, (2) Multiplying that money with FREE stocks, bonds and mutual funds, and making every dollar bring us more enjoyment and satisfaction.

HEALTHIER: By ending financial stress, anxiety, worry and guilt that drives others crazy. And by replacing it with comfort, confidence and peace of mind!

WISER: By making every dollar go farther and giving us a richer life than people who earn two, three, even four times more!

And now, we want to give you THE KNACK, too. FREE!

Daria and I have packed 30 years' worth of money

Wealth For Life - The Knack • October 1993

answers, solutions, strategies and tactics into "THE KNACK"—a valuable new report we want to send you without cost (see page 20).

Giving you "THE KNACK" is the best way to get you on the financial fast track. You'll be amazed at how quickly the money piles up as you use these simple principles!

And that's just the beginning. You'll not only build wealth faster, you'll do it effortlessly. Once you've got "THE KNACK," your net worth grows automatically—every day of your life—even when you're asleep!

Not only that, "THE KNACK" gives you a whole new confidence with money. By the time you turn the last page, you'll feel like you could solve any money problem with half your brain tied behind your back!

knack (nak), *n.* A "sixth sense" for money—for earning it, spending it, saving it and investing it BETTER. Wisdom to end money anxieties and get comfortable with money. The skill to keep what you have, while growing wealthier every day.

FIRST: Get THE KNACK for Restoring Lost Wealth

"THE KNACK" begins by reclaiming money you thought was gone forever. You know: Those big bucks you shell out every month for "necessary" things you never get any enjoyment out of. Like interest, taxes, insurance premiums, banking fees and more.

Of course, that means Daria and I have had to take on America's richest corporations: Whole industries that thrive as long as they can keep everybody confused. And to prove we're *totally* without fear, we even tackle the granddaddy of confusion: The Infernal Revenue Service itself!

"THE KNACK" for...

Saving Hundreds of Dollars on Credit Card Fees & Interest

SMART MONEY TIP: Did you know that you can transfer debt from credit cards that soak you for 30% a year to one that charges as little as 9%? Simply call the banker with the low-interest card and tell him what cards you have. Say you've charged $5,000 at 30% interest—that's $1,500 a year. Shifting that debt to a 9% card will cut your interest payment to only $450. You'll save $1,050—and you'll have wiped out one of your biggest money worries with a single phone call!

Here are today's cheapest credit cards, along with their phone numbers.

First Consumer*
800-952-3388

Wachovia
800-842-3262

Consumer National*
800-862-1616

*Not available in all 50 states.

A FREE Car or $10,800 Cash—Your Choice—Every Three Years for the Rest of Your Life!

Let's say you send for your copy of "THE KNACK" and use our simple strategy to liber ate at least $25 a month from your auto insurance bill.

That's a modest goal. After all: Over th years, Daria and I hav seen how insurance companies pad premi ums. So it won't come as a big surprise whe we show you where yo could shave a mere $25 a month.

...And in much the same way an avalanc starts with a single snowflake, that one exercise triggers an

avalanche of cash flowing in your direction!

Because you didn't just reclaim $25. You restored $25 *per month.*

And that's $300 a year. Every year.

For the rest of your life!

...And that's just the beginning. "THE KNACK" automatically:

- Shaves life insurance premiums by as much as $300 per year...saves you ANOTHER $300 a year on health insurance...ANOTHER $300 on auto insurance...and still ANOTHER $300 on homeowner's insurance!
- Clips at least $300 every 12 months off your income taxes and trims ANOTHER $300 off state and local taxes!
- Drops interest payments on every kind of loan you have (your mortgage, credit cards and installment loans) by at least $300 every year!
- Cuts your annual medical expenses and medicine costs by at least $300 each!
- Shrinks yearly banking fees and brokerage commissions by at least $300 each!

...In all, we give you TWELVE ways to save $300 per year. Twelve times $300 is a total of $3,600 per year...up to $10,800 every three years...and $36,000 every ten!

It's like getting a new, $10,800 car every three years for the rest of your life! Best of all, we don't just promise you'll do this well, we guarantee it (more on that in a moment)!

And even that, my friend, is just the beginning...

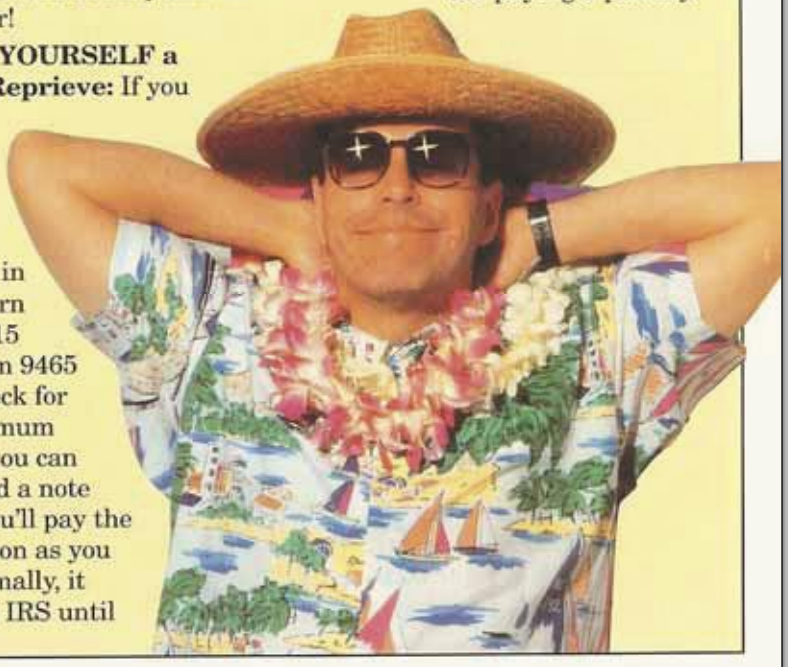
"THE KNACK" for...

Legally Avoiding Penalties When You Have to Pay Your Taxes Late

1 The Secret Form the IRS Doesn't Want You to Know About: If you have an undue hardship and simply can't pay on April 15 (long-term unemployment, inability to borrow, etc.), call the IRS hotline (1-800-829-3676) and ask for Form 1127, Extension to Pay Taxes. (If the agent tells you there isn't any such form, ask to speak with his superior. This form is so secret, many agents don't know about it.) You'll have until June 15 to pay your taxes without penalty!

2 Special Break for the Self-Employed: When you're self-employed, you know you're supposed to make quarterly estimated tax payments. But what if you get to the end of the year (or, more likely, April 15 of the following year) and realize you didn't pay enough? If your income came in unevenly during the year, use Form 2210 and avoid penalties altogether!

3 Give YOURSELF a Tax Reprieve: If you need more than 60 days to pay your tax, send in your return on April 15 with Form 9465 and a check for the maximum amount you can afford and a note saying you'll pay the rest as soon as you can. Normally, it takes the IRS until October to sort through all the income tax returns it receives on April 15, assess your penalties and send you a bill. But penalties aren't due until the IRS assesses them! Even if the IRS gets your check one day before it gets to your 1040, no penalty will be charged. That gives you several months to get your check in without paying a penalty.



Wealth For Life - The Knack • October 1993

"THE KNACK" for...

Saving up to $1,200 on Insurance

Start with these three companies—representing the lowest in their respective fields—and start your own bidding war with your current insurer:

LIFE INSURANCE:
USAA Life Insurance
1-800-531-8000

AUTOMOBILE INSURANCE:
GEICO
1-800-841-3000

HOMEOWNER'S INSURANCE:
State Farm
1-800-492-7055

Note: Some companies are not accepting new customers in specific areas. Please call to see if you qualify.

For a step-by-step guide to cutting your insurance by as much as $1,200 per year, send for your FREE copy of "THE KNACK" Now!

An Extra $500,000 for Retirement!

So far, I've shown you how your copy of "THE KNACK" restores at least $3,600 of your lost wealth per year, *every* year, for the rest of your life.

Of course, you *could* stop right here, if you like. If an extra $10,800 every three years is enough to make you happy, just skip to the back of this magazine and send for your free copy of "THE KNACK" right now.

...But if an extra $100,000...or $250,000... or $500,000 is worth a few more minutes' reading time, you won't want to miss the next few paragraphs...

NEXT:
Get THE KNACK for Building Certain Wealth With Stocks, Bonds & Mutual Funds!

What are you going to do with your extra $3,600 per year? Eat out 100 extra times? Take a dream vacation? Help the kids? Blow it in Las Vegas?

That's fine. After all—it's your money!

...But what if you invested it?

Investments you buy with "found" money really cost you nothing. Since you got the money for free, the investments you buy with it are free, too.

Not only are they free, they're *RISK-free!* They pose ZERO RISK to your core holdings. Their value could fall to zero, and you wouldn't be one penny poorer than you are at this very minute!

...But what if you didn't lose it? What if you put your reclaimed money in a mutual fund earning just 10% (the "average" mutual fund return for last ten years)? *You'll wind up with an extra $110,780 for retirement in just fourteen years!*

In 21 years, your

"THE KNACK" for...

Picking a Winner Every Time!

IT'S NOT HARD TO PICK winning stocks when you have "THE KNACK!" Here's your checklist for picking safe stocks with the best chances for outperforming the market:

- "Is the company a leader in its industry?"
- "Is the industry growing?"
- "Will the industry continue growing in a stagnant or inflationary economy?"
- "Have dividends increased every year for the past decade?"
- "Have corporate earnings increased each of the past 10 years?"
- "Does it have a Standard & Poor's rating of "A" or better?"
- Are there at least 5 million shares in circulation?"



Better yet, turn to page 45 of THE KNACK for "Five Mutual Funds That Will Make You Ten Times Richer!"

reclaimed wealth will grow to over $250,000. And, at 22 years, you'll have an extra $565,654.

...But why settle for "average" returns? You've got "THE KNACK," remember?

After 30 years on Wall Street, Daria and I have learned a few things. Like how to cut through all the hype and pick investments that really will outperform the market—and most gurus. That gift is yours, too, once you get "THE KNACK!" Why not let it guide you to safe investments that are most likely to do two, three, even four times better than average?

...Like the five mutual funds that will make you 10 times richer on page 45.

...Or the three power-packed portfolios for safely building wealth today on page 38.

...Or the three smart ways to turbocharge your IRA, build wealth for retirement, beat inflation, and keep more of your money working for you on page 42.

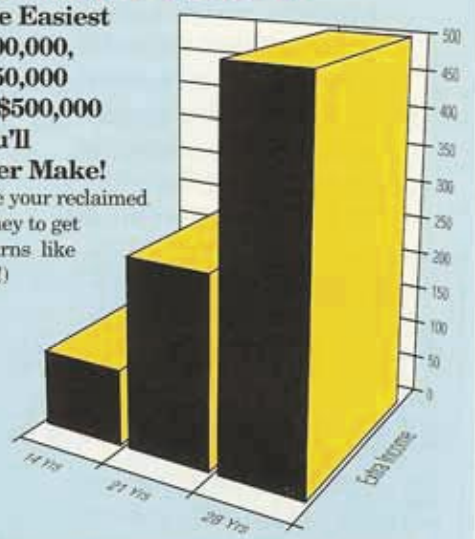
"How to Double the Interest Your Banker Pays You" and Other Gems From "THE KNACK"

In your copy of "THE KNACK," we show you scores more ways to multiply your money. For example, to find out how to safely earn twice as much interest as any CD can pay, simply turn to page 23. Then, read on to discover:

- How to pay yourself the commission every time you buy a T-Bill or other Treasury (page 46).
- The complete Smart Money Guide to Tax-Free Income (starts on page 41).
- How to instantly spot the safest and highest yielding utilities (page 40).
- What just about nobody wants you to know about mutual funds: Simplify your investments...cut fees and commissions...find the most profitable funds for the year ahead (page 45).
- Two ways to buy stock and pay yourself the

Stairway to Heaven

The Easiest $100,000, $250,000 or $500,000 You'll Ever Make!
(Use your reclaimed money to get returns like this!)



If you invest the money THE KNACK saves you in even an "average" mutual fund, you'll have hundreds of thousands EXTRA for retirement!

"THE KNACK" for...

Buying Stocks and Mutual Funds COMMISSION FREE!

1 ***Use a "DRIP":*** **D**ividend **Re**Investment **P**lans allow you to buy stock directly from the company, saving you the brokerage commission.

As we go to press, our favorite way to get started in DRIP programs is to buy your first share of stock through:

First Share
P.O. Box 222
Westcliffe, CO 81252
(800) 683-0743



Enjoy the fruits of commission-free investing with THE KNACK.

2 ***Join an investment club:*** You'll not only save on commissions, you'll meet other like-minded investors, and share ideas and experiences with them.

To find out how to start an investment club in your area, contact:

National Association of Investor Corporations
1515 East 11 Mile Road, Royal Oak, MI 48067 (313) 543-0612

For a complete guide to DRIPs and investment clubs, send for your FREE copy of "THE KNACK" today!

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broker's commission (page 47).

...Can you see how these ideas can literally make the difference in how secure you'll be—and how well you'll live—5, 10, even 20 years down the road?

Best of all, your copy of "THE KNACK" costs you nothing. It's yours free—with our compliments! *(See page 23 for details.)*

"THE KNACK" for...

Getting a 20% Return—Risk FREE!

Substituting free or nearly free loans for high-interest credit card debt can easily net you 20% a year. Here are 5 sources of free, or nearly free money to pay down high interest debt:

1 **Second Mortgage:** The interest on a second mortgage is tax-deductible. Uncle Sam actually helps pay down your debt!

2 **Refinance Your Home:** Ditto.

3 **Borrow Against Your Certificates of Deposit:** Your CDs go on paying interest, so you pay net interest of only 2% or 3%—a screaming bargain!

4 **Your Pension Plan:** Where else can you borrow money and pay the interest back to yourself?

5 **Your Rolling Stock:** Refinance your cars. You can save 5%, maybe 10% a year on interest!

Get "THE KNACK" for a complete guide to sources of interest-free and low-interest cash! Send for your FREE copy today! (See page 20 for details.)



FINALLY: Get THE KNACK for Getting the Best of Everything for LESS!

So far, "THE KNACK" has restored thousands of dollars you're now paying in excess taxes, insurance, commissions, interest and more—at least $3,600 per year, every year, for the rest of your life!

...And it's effortlessly multiplied that money into an extra $100,000, $250,000, or $500,000 for retirement. Money that you wouldn't have otherwise had is now making you richer every day—even when you're asleep!

...And all without scrimping, saving or sacrifice.

Now, it's time to start living better while actually spending less!

Say you and your brother-in-law, Fred, are vacationing with your families in Florida. You check into a comfortable two-bedroom suite. Fred and his whole family get stuffed into one tiny room with two beds. *Yet you both paid exactly the same...*

You spot Fred and his family languishing at the end of a mile-long line for one of the attractions at Universal Studios. You wave pleasantly at them, then go straight to the head of the line. *The attendant welcomes you like a long-lost friend and invites you to walk right in...*

"THE KNACK" for...

Saving 30% to 50% on Gold, Platinum & Diamonds

BUYING JEWELRY at an investment conference can save you 30% to 50% off the best prices local retailers charge. But here's how to get the same savings without leaving home. Colonial Jewelry of Frederick, Maryland (1-301-663-9252) caters to worldly-wise investors, offering premium-quality, even investment-grade jewelry at less than other stores charge for run-of-the-mill stones and settings. That means you can either get more for your money, or save a fortune on diamonds, emeralds, rubies, sapphires, gold and platinum settings and even name-brand watches.

If you buy one piece of jewelry per year, this tip alone could save you thousands of dollars!



You all go out to dinner. They eat chicken, your family gets steak. *But when the bills come, yours is actually LOWER...*

It doesn't stop when you get home:

You and Fred are both buying jewelry for your wives at Christmas. *Your wife gets a flawless 1-carat diamond sparkler. His gets cubic zirconium...*

Your kids go to Harvard on a little-known scholarship and Fred's go to city college. And *you actually pay LESS for tuition...*

What's your secret? Simple. You've got "THE KNACK": Guarded secrets and privileged information that give you the best of everything for less.

No matter what it is you want, there's a secret way of getting it. A way that lets you get it faster, cheaper, better. A way that guarantees your money brings you more satisfaction than ever before.

When you get "THE KNACK," you'll discover the inside intelligence that nobody wants you to know:

- **What Car Dealers Don't Want You to Know:** Six tips for saving thousands on your next car...
- **What Jewelry Stores Don't Want You to Know:** Where to buy the finest gold, diamonds and colored stones for 25 cents to 50 cents on the dollar...
- **What Bookstores Don't Want You to Know:** Where you can buy 100 popular books for just $25...
- **What Retailers Don't Want You To Know:** Unbelievably simple technique that can get you a 40% to 50% discount on everything you buy—even Christmas gifts!
- **What Stockbrokers Don't Want You to Know:** How to buy blue chip stocks and pay yourself the commission!
- **What Insurance Agents Don't Want You to Know:** How to cut your premiums up to 50% without reducing your coverage!
- **What Hotels Don't Want You to Know:** How to get a luxury suite at the rate others pay for a single room!
- **What Your Travel Agent Isn't Saying:** FREE (or nearly free) vacations...a luxury suite for the price of a single room...A FREE motor home for your next getaway...six best children's travel discounts... MORE!

ALSO in Your Copy of "THE KNACK": The Flair for Doing Everything RIGHT!

As you can see, "THE KNACK" enhances your enjoyment of your money. It also eliminates everything you hate about managing it....Like making the tough decisions for you, with easy-to-understand, common-sense guidance you

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can use every single day of your life:

- Five biggest bank, insurance and credit cards scams—how you can short-circuit each one of them (page 29).
- What nobody tells you about credit cards: Why your 12% card may really be costing you 20% or more...PLUS: The three best no-fee cards and three best low-interest cards in America (names and phone numbers on page 27).
- Foolproof way to get a credit card even if you've had SERIOUS credit

Specially for Folks Over 50...

You Get to CHOOSE How Wealthy You'll Be!

By DARIA DOLAN
Coauthor, "THE KNACK"

When it comes to money, there's no standing still. Either you're growing richer or poorer. You make dozens of money decisions every single day. Over a lifetime, the quality of those decisions determines whether you'll be financially independent and secure...

...or scrimp and sacrifice for the rest of your life—until you're so tired of biting the bullet your jaws ache.

Believe me, I know! My husband, Ken, and I hear from dozens, sometimes hundreds of seniors every day. And many of them have major—and I do mean MAJOR—problems. The sad part is, most of those problems didn't have to happen. In fact, they wouldn't have happened at all—IF a few things had been done differently one year, five years or ten years ago.

Here, from your FREE Copy of "THE KNACK," is some timely help for making the most important decisions better...



HOW TO GUARANTEE YOU'LL STILL HAVE PLENTY OF MONEY WHEN WILLARD SCOTT ANNOUNCES YOUR 100TH BIRTHDAY

Here's something that surprises a lot of people: Your IRA may be the WORST place for your retirement money! Here are three tax-deferred retirement plans that do everything an IRA does, and much more:

A Keogh Plan lets self-employed people deposit up to $30,000 a year—15 times more than an IRA.

Simplified Employee Pensions (SEP) also let you contribute up to $30,000 a year ($15,000 from you, and a matching amount from your employer), are as easy to administer as an IRA, and you can open a SEP account at banks, brokerages S&Ls, credit unions and mutual funds.

If you're not self-employed, talk your employer into considering a **401(k) plan**. It lets you contribute up to $8,994 a year, tax-deferred.

An added benefit: In most cases, you'll be able to borrow from your 401(k)—an advantage not offered by IRAs.

ARE YOU MAKING ONE OF THE THREE MOST COMMON IRA ERRORS?

#1 Many people open a new IRA account every year and end up paying $20 a year for 10, maybe 15 accounts. You can keep all your retirement funds in a single account instead—and save hundreds in fees.

#2 Don't just put money in your IRA and forget about it. You have the right to move money from one investment to another without penalties—as long as you don't take a withdrawal. Our annual IRA check-up issue will help you make sure your IRA is in things that are in step with the economy—and that means you'll get peak performance out of your retirement savings!

#3 Tax-deferred investments can be fine, but not for your IRA. These kinds of things pay you a lower return, but exempt you from paying taxes. Your IRA already protects your

problems (page 28).
- The #1 secret to building a better credit rating (page 29).
- Five costly life insurance mistakes nearly everybody makes (your broker doesn't want you to read this!) (page 13).
- Ten ways to tell if your insurance agent is honest (page 11).
- How to write an iron-clad will. PLUS: four ways to disinherit Uncle Sam (page 44).
- Five qualities shared by the best money market funds...and 9 red flags to avoid (page 22).

gains. Use it to hold investments that are not otherwise tax-deferred.

(We'll show you how to conduct an annual IRA check-up and four other annual "fiscal fitness" exams that can save you money, boost your returns and increase your income in *Straight Talk On Your Money.)*

HOW TO SELL YOUR HOME FOR A BIG PROFIT AND STILL PAY NO TAX

OK...So the time finally comes to sell the family homestead and move to Florida. You're planning to use the one-time, $125,000 tax exclusion to protect your profits from federal taxes

The good news—and the bad news—is that you'll get $200,000 more for your home than you paid.

Take your excess $75,000 profit and plunk it down as a down payment on a new home. You'll owe no tax on your winnings until you sell the new place, and only then if you don't use it as your next down payment!

5 TIMES YOU CAN TAP YOUR PENSION PLAN EARLY AND PAY NO PENALTIES WHATSOEVER

- If you take early retirement at age 55 (not for IRAs)
- If you get divorced and the money is going to your former spouse as a result of a court order.
- If you need the money to pay deductible medical expenses over 7.5% of your adjusted gross income.
- If you create a payment schedule for withdrawing a set amount of money each year, for a period of five years or more.
- If the money is going to your heirs.

See page 42 of your free copy of "THE KNACK" for more ways to make full use of your retirement fund!

7 WAYS TO CUT YOUR MEDICAL EXPENSES

Want to know the #1 epidemic in America's hospitals? Overcharging. Hospitals are famous for it. And mature people are the target.

- Never check in on a Friday, if you can help it. Since most of the care you'll receive will be during the week, a weekend stay will only raise your bill.
- Ask your doctor to prescribe generic drugs. They're just as good as the expensive name brand medicines and can be much less expensive.
- Avoid hospital emergency rooms whenever possible. Hundreds of 24-hour clinics are available. Use them when you need to see a doctor at night or on weekends. Use emergency rooms only when heart attack, stroke, major accident or other serious emergency strikes.

Don't get taken! "THE KNACK" contains a guide to the most common schemes to separate you from your money!

6 Worthless Insurance Policies Agents LOVE to Sell to Older Americans

If you have one of these policies, think seriously about canceling it now—you could save $100-$200 or more every month for the rest of your life!

- **Mortgage-Life Insurance**
- **Credit-Life Insurance**
- **Veterans and Seniors Policies**
- **Accidental Death Benefit**
- **Accident Insurance**
- **"One-Disease" Health Insurance**



...And never let Hollywood celebrities sell you unneeded insurance.

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- How to get CD-like interest on your checking account—without tying up your money for months or years at a time...and without penalties for early withdrawal (page 23).

"THE KNACK" for...

Getting a Suite for Half the Cost of a Hotel Room

Many companies give shareholders special discounts no one else can have. Purchasing just one share of stock in these companies can be a great way to start getting the best of everything for less:

- **Marriott:** 50% savings off a suite with full kitchen at Residence Inns.
- **Anheuser-Busch:** 15% discount on tickets to any of its ten "Sea World" or "Busch Gardens" theme parks. Also, 10% merchandise discounts.
- **Ralston Purina:** Up to 20% off ski rentals, lodging and lift tickets at Colorado's Keystone ski resort.
- **Tandy:** Certificates to save 10% off Christmas shopping spree up to a total of $10,000 at Radio Shack.
- **General Mills:** A gift box of General Mills products for 60% below retail value. And they'll send as many gift boxes as you like to your friends, with no shipping fees whatsoever!

To save even more, you can purchase your first share of Anheuser-Busch, Ralston Purina or General Mills *comission-free* through First Share. Call 1-800-683-0743.



Save 50% when you stay at a Marriott Residence Inn. You get not just a room, but a suite with a kitchen for the price of a single room!

- The safest bank in your state, plus three questions that can lead you to the safest bank in your city and your own neighborhood (page 19).
- Avoid charges the next time you bounce a check: smart tips for paying less for every banking service (page 21).
- Six forgotten stores of wealth hiding right under your nose (page 31).
- MUCH MORE!

How to Get "THE KNACK" FREE!

Daria and I have packed 30 years' worth of answers, solutions, strategies and tactics into "THE KNACK." Many are things everybody else seems bound and determined to hide from you. Others are clever strategies and gems of wisdom we've learned over the years.

And with your permission, we'll give you "THE KNACK" completely without cost or obligation, just for trying our monthly newsletter, Ken & Daria Dolan's *"Straight Talk On Your Money."*

"Straight Talk On Your Money" is like a monthly financial tune-up: Where we come into your home to keep you on track, keep you motivated and bring you up-to-date with things you'll need to know to earn, save, spend and invest better.

Every Month In *"Straight Talk"*: MORE Easy Ways To Help You Reclaim What's Yours

We pack every issue of *"Straight Talk On Your Money"* with dozens of practical, useful, *simple* things you can do to save money, boost your income, and live better on what you have. Just to whet your appetite, here's a sampling of articles from past issues of *Straight Talk:*

- Best Ways to Build Wealth...
- Today's Greatest Travel Bargains—How to Save on Airfare, Hotels, Restaurants, Cruises, and More...
- How to Cut Your Property Taxes...
- The Smart Way to Loan Money to Family and Friends...
- How to Avoid Car Repair Rip-Offs...
- CD Rates Stink—Here Are Three Safe Income-Boosters...
- When (and How) to Buy Treasuries Commission-Free...and When to Buy Through a Broker...
- Four Best Ways to Check the Safety of Your Insurance Company...
- Six Tax Tips Every Homeowner Will Love...
- 14 Ways to Win Any Credit Dispute...
- How to Save $1,000 or

"THE KNACK" for...

Saving up to 66% on Your Next Prescription

If there's a medicine you take all the time, have your doctor send the prescription to Action Mail Order Drugs (1-800-452-3444) or Family Pharmaceutical (1-800-922-3444). You'll save up to 60% or even more on your prescription!

	Retail	Best Price	You Save
Amoxicillin (40), 250 mg	$14.30	$ 11.39 (Family)	20%
Premarin (100), .625 mg	46.71	33.39 (Action)	28%
Zantac (100), 150 mg	171.70	129.39 (Action)	24%
Furosemide (100), 40mg	17.49	5.95 (Family)	66%
Xanax (100), .5 mg	79.50	56.99 (Action)	28%
Lanoxin (100), .125 mg	15.39	7.99 (Action)	48%

"THE KNACK" for...

Finding an EXTRA $6,000 to Invest in 12 Months or Less!

1 **Rent things you rarely use:** Selling a little-used motor home, boat or extra vehicle can easily put $500 a month in your pocket!

2 **Buy generics:** Switching just a few of your purchases to generics (prescription medicines, etc.) can easily save you $500 a year!

3 **Get out of debt:** If you owe $5,000 at 20% interest, you can save $600 every year by refinancing that debt at 8%.

4 **Look at those bills!** Time spent reviewing bills for errors can easily save you $50 or more each month—$600 a year!



5 **Swap expensive bank accounts for cheap ones:** Finding a better bank can save you $200 or more a year in fees!

6 **Give your credit card a rest:** You can save $100 or more a year by paying cash for gas and restaurant meals alone!

7 **Ignore your next raise, bonus check, cash gift, refund, dividend and interest from investments:** Sock it away instead!

See Your Copy of "THE KNACK" for Dozens MORE Simple Ways to Grow Richer Every Year!

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"'Straight Talk' is your monthly financial tune-up to keep you on track."

More on Your Next Car...

- How to Shop for a Better Mortgage...
- And much more!

Isn't this the kind of help you could use to take control of your money? ...Stop the bleeding from hidden expenses?...Live better today, tomorrow and next year?...Make 100% sure you'll have all the money you'll need later on?

Five Reasons Why *"Straight Talk"* Is Unlike Any Money Letter You've Ever Seen

1 We Simplify EVERYTHING About Money for You: Other newsletters and magazines focus entirely on investing in a narrow area—say stocks or mutual funds. But we cover the waterfront every month with handy ideas you can use today and tomorrow to have hundreds of extra dollars left over at the end of every month.

2 We Tell You the Truth, the Whole Truth and Nothing but the Truth: Daria and I never learned how to pull a punch, and we're not about to learn now. We don't accept advertising from anyone. That means we don't owe anybody anything. We're free to show you how to short-circuit every shady selling scheme, every attempt to overcharge you, every tactic to short-change you.

3 We Like to "Keep It Simple And SAFE." We give you dozens of ideas to clear out the cobwebs... assemble the jigsaw jumble that often represents money decisions...and create a clear financial picture for you. The things that confuse you, we make clear. The things that frustrate you, we help you avoid. The things that block your path to a richer life, we help you break through.

4 We Give You Practical, Nitty-Gritty Help You Can Use Every Day. No complex or time-consuming projects or boring lectures on things you don't care about. Just vital issues that can make your life richer, month after month.

What the Professionals Say About the Dolans

"...you can't beat the Dolans!"



"For expertise, lucidity, thoroughness and trustworthiness, you can't beat the Dolans! I'm eagerly looking forward to reading *Straight Talk.*"

—Malcolm S. Forbes, Jr.
President and Editor-in Chief, *Forbes* Magazine

"...they really care..."



"The Dolans tell it like it is, not as radio and television celebrities, but as financial professionals with many years of experience... they really care about their audience."

—Elaine Garzarelli
Partner, Lehman Bros.

"...enjoyable and useful."



"Ken and Daria are very thorough in their research and impartial in their recommendations. I find their work interesting, enjoyable and useful."

—Peter S. Lynch
Former Portfolio Manager, Fidelity Magellan Fund

"...written in a down-to-earth style, and gives excellent financial coverage.

"Generally, I'm a decent money manager and investor and already follow quite a few of your suggestions. However, no one can keep all the bases covered all the time, and your materials caused me to revisit some of my past decisions. For example, I've already reduced my auto insurance by $344 per year....

"I look forward to future issues of Straight Talk."

— Larry G. Moore, MBA, CPA
Arlington, TX

5 We Keep an Open Mind: Our only goal is to help you pay less and get more in every area of your life. That means we're not tied down to just one way to handle your money. We introduce you to dozens of solutions to every challenge you face, then help you pick the one that's best for you.

We've Already Started Saving You Money!

Daria and I are so excited about having you with us, we've talked our publisher into making an offer that's literally too good to refuse:

ONE You Save 47% On "Ken & Daria Dolan's Straight Talk On Your Money": Subscribe now and get 12 monthly issues for just $39.50—nearly half the regular rate of $75.00.

TWO You Get "THE KNACK"... FREE: It's not available anywhere else at ANY price, but it's yours, FREE just for trying *"Straight Talk!"*

THREE You Get Five ADVANCED Wealth-Building Tools With Your Two-Year Subscription: If you subscribe for two years (24 issues, $79), you'll still save $71 and get "THE KNACK," ***PLUS*** five advanced reports: (1) *"Retire In Style"* (2) *"10 More Embarrassingly Easy Ways to Cut Your Taxes in Half!"* (3) *"Shrink Your Medical Expenses,"* (4) *"How to Turn Your Hobby Into a Small Fortune,"* and (5) *"Smart Ways to Put Your Kids Through College."* (See page 23 of this magazine for details.)

World's Best Investment Under $40: You Get a 22–1 Return on Your Subscription or It's FREE!

In fact, we're so confident that you'll never want to be without *"Straight Talk,"* we're putting OUR money on it:

"Straight Talk" Will Show You How to Put at Least $900 Extra Dollars in Your Pocket in the Next 90 Days, OR IT'S FREE!

How's THAT for confidence?! Just subscribe now by returning the Savings Certificate on page 23 of this supplement or call us at 1-800-777-5005.

Then, take your own sweet time—up to three months—to judge *"Straight Talk"* for yourself. If it doesn't show you how to save—or make—an extra $900 in 90 days or less, cancel at any time during that period...

KEEP all the issues you've received...

KEEP "THE KNACK."

KEEP all other bonus reports you receive.

We'll send you a 100% refund check, no questions asked.

What's Better Than A Rich Relative? Being Rich Yourself!

The song says it all: *"Mama may have, and Papa may have, but God bless the child who's got his own!"*

There's only one success: To be able to spend your life in your own way—without relying on anyone else. That's exactly what you'll do—once you've got "THE KNACK."

"As a new subscriber to your newsletter, first let me say "thanks!!" Finally, I've found a publication that provides useful information in an organized and easy to understand format. Since I've subscribed to Straight Talk, I rarely read the other financial magazines.

Thank you for providing a concise and informative newsletter that does not need to be interpreted by a financial wizard!!"

— Beth A. Moore
Petersburg, KY

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KEN AND DARIA DOLAN:

The two best friends America's wage earners, savers and investors have.

Ken and Daria Dolan, America's "First Family of Finance," have over 30 years' experience sharing their knack for money with America.

They've done it through best-selling books like "Smart Money: How to Be Your Own Financial Manager" and through their daily CNBC television program, "Smart Money With The Dolans," which has been beamed into 47 million homes all across the country.

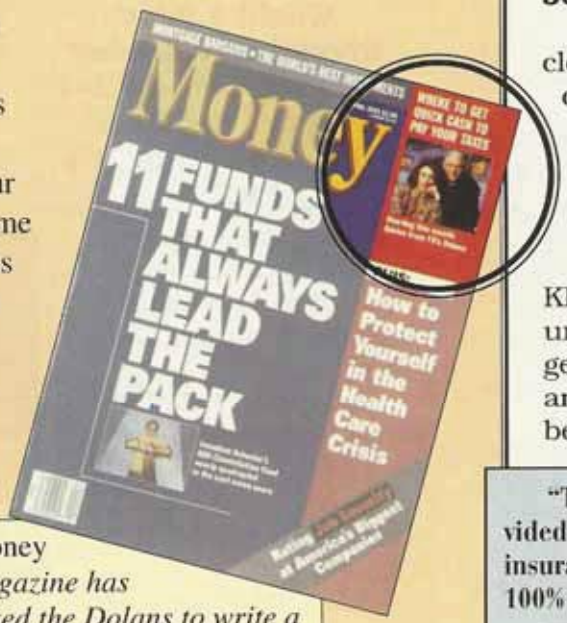
Their #1-rated daily, 2-hour radio program of the same name on the WOR Radio Network is heard in over 60 metropolitan areas from coast to coast.

Their monthly newsletter, *"Ken and Daria Dolan's Straight Talk On Your Money,"* is a personal monthly letter from America's leading experts on personal finance, packed with dozens of simple, practical ways to save money, make more money and live richer in the process.



And now, Ken & Daria have put their best advice into "THE KNACK"—a remarkable new publication that gives you a sixth sense for money!

"★★★★" –*Newsweek*



Money *magazine has asked the Dolans to write a monthly column for this popular financial monthly.*

Daria and I sincerely hope you'll send for "THE KNACK" now and join us every month in *"Straight Talk."* We're looking forward to showing you simple ways to restore lost wealth, build certain wealth risk free, and get the best of everything for less...

...And most of all, to discover that nothing *feels* better than to be on top—REALLY on top—of your money.

To say "YES" to our invitation, just return the enrollment form on the inside back cover of this supplement. Or, for faster service, call us at **1-800-777-5005.**

You've never been closer to true financial success than you are at this very moment. Please don't let it slip away.

Get "THE KNACK." Let us unleash the financial genius inside you—and free you to live better now while you

"The information you provided saved me $140 on my car insurance—already giving a 100% return on my subscription!
— Christian J. Bezick
Delray Beach, FL



Ken and Daria Dolan may well be the hardest working friends that America's wage earners, savers, and investors have. They're the financial world's "Dynamic Duo"—dedicated to helping people live better on what they have.

build for the future!

Sincerely,

Ken Dolan

Ken Dolan

P.S. If someone told you there was a treasure worth $100,000 right under your nose—maybe even buried on your own property—and that he'd lead you to it, FREE...

...would you let him?

Well, that's exactly what I'm asking of you.

I say that Daria and I can guide you to wealth that's hiding right under your nose, then multiply that money many times over.

If I'm right, you'll be better off, and we'll have a subscriber for life. If it doesn't work for you within the first three months, I'll refund every penny of your subscription. "THE KNACK" and your free reports will be yours to keep in any case. You come out smelling like a rose either way!

Please—let us hear from you right away!

P.P.S. Doggone it—this is a *great* deal! About a dime a day to restore $3,600 per year in lost wealth...to get THE KNACK for turning that money into $100,000... $250,000...even $500,000 extra for retirement...AND THE KNACK for getting the best of everything.

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P.P.P.S. If we hear from you in the next 10 days, you'll also receive a **FREE** copy of "SATISFACTION GUARANTEED." It's filled with techniques I use to get satisfaction from stubborn stores, unscrupulous banks and brokers, and everyone else who cheats, fudges or tries to get rich at your expense.

Daria says it's yours, along with "THE KNACK," if we hear from you in the next 10 days or less. That's two **FREE** bonuses in all with your one-year subscription, and you get "THE KNACK," "SATISFACTION GUARANTEED," plus FIVE MORE **FREE** bonuses with your two-year subscription.

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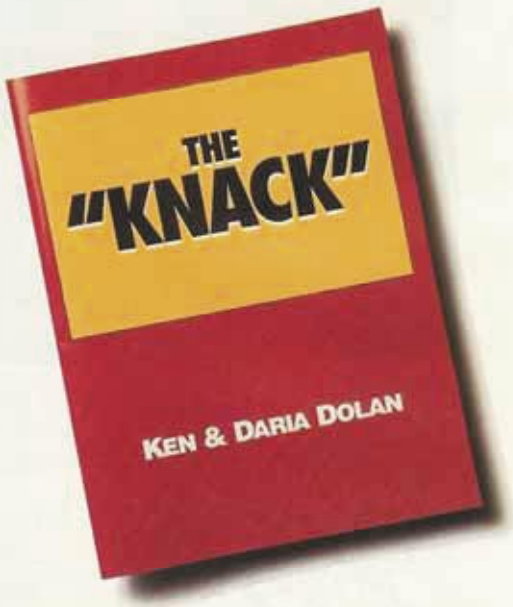
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- ✔ MORE MONEY TO PAY MEDICAL BILLS
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- ✔ MORE MONEY SAVED FROM UNCLE SAM
- ✔ MORE MONEY FOR MY FAMILY

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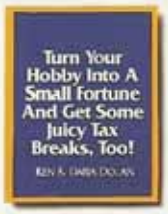
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The entrepreneurial spirit is the driving force behind America's success—and it can be the secret to your success, too!

Not only that, a business in your home is a great way to have Uncle Sam pay for your home, personal computer, cellular phone, car, vacations, health insurance, restaurant meals, Christmas, birthday and anniversary gifts, loan and credit card interest, utilities, even your telephone bill!

- FREE (or almost free) money to start your business.
- FREE consulting from seasoned business experts.
- FREE help with marketing and advertising.
- FREE help exporting products overseas.
- FREE books to help you build a more profitable business.

PLUS:

- Where to get office equipment and supplies for 20 cents on the dollar!
- How to snag a profitable contract selling to the government!

#3 10 More Embarrassingly Easy Ways to Cut Your Taxes In Half!



- Ten tax secrets the IRS will never tell you and your accountant may have forgotten about.
- Two ways to file after April 15 and pay no penalty at all: We'll tell you about the secret form that lets you file for a 60-day extension without paying taxes due...and without penalties or interest!
- How to beat a tax auditor at his own game.
- Nine most overlooked income tax deductions.
- Ten medical deductions most folks forget about.
- Five ingenious ideas for cutting your state income tax.
- A cunningly simple way to get a refund on your property taxes!
- Seven little-known tax breaks for homeowners: PLUS: How to get Uncle Sam's help on home repairs, improvements, a new hot tub, even to pay your kids to mow the lawn.

#4 Shrink Your Medical Expenses!



- How to save hundreds, perhaps thousands of dollars each year...
- How to save up to 50% on every prescription medicine you buy...
- Why your local drug store may be the WORST place to buy medical equipment...
- How to save up to one-third on your next doctor visit...
- Three ways hospitals overcharge—and how to make sure it doesn't happen to you...
- "Legal" medical scams that could be costing you thousands of dollars a year—and that cost many people their lives each year...
- MORE!

#5 Smartest Ways To Put Your Kids Through College



- Where to find the scholarships, grants and loans your child may already qualify for!
- How to get Uncle Sam to pick up the tab for college!
- How to go to an Ivy League school for no more than State U—or even FREE!
- Late Starter's Five-Year College Funding Plan!
- MORE!

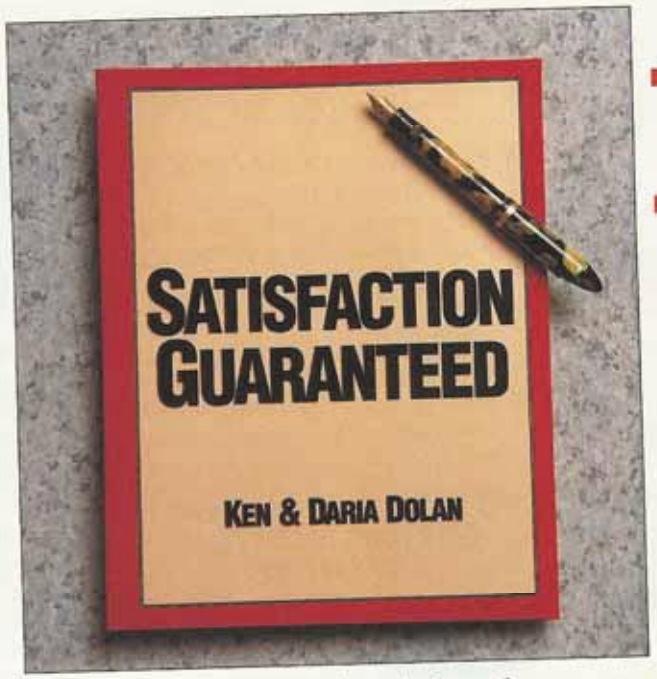
Wealth For Life - The Knack • October 1993

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By DARIA DOLAN

The toaster that breaks as soon as you get it home. The car repair shop that can't seem to get anything right. The new suit that unravels after you wear it twice. The airline that bumps you. The hotel that loses your reservation.

If you've ever had to just "put up" with shoddy treatment, shabby products or second-rate service, Ken has two words for you:

"NEVER AGAIN!"

Nobody ever gets away with anything where Ken's concerned. And he's put his best secrets into ***"SATISFACTION GUARANTEED."***

Once you learn his quick, easy, painless strategies, you'll be a force to be reckoned with, too!

- Strategies and tactics to get what you want every time and never settle for second best again.
- Names, addresses, telephone numbers you can use to win any dispute!
- Form letters that put you in the driver's seat!

Best of all, ***"SATISFACTION GUARANTEED"*** is yours, FREE, when you subscribe to *"Straight Talk On Your Money"* within the next 10 days or less.

Please—send for your FREE Copy Today!

Sincerely,

Daria Dolan

Daria Dolan

Everything You Need to Get Satisfaction From:

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Wealth For Life - The Knack • October 1993

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Thomas L. Phillips

Thomas L. Phillips, Publisher

Ken and Daria

Ken & Daria Dolan, Editors

STRAIGHT TALK On Your Money • 7811 Montrose Road • Potomac, MD 20854

October 1993 $3.00

WEALTH for LIFE

IN THIS ISSUE!

Ken & Daria Dolan, America's "First Family" of Finance, Give You

THE KNACK:

The "Know-How" That Makes Your Money Go Further and Last Longer!



■ **The Genius for Restoring Lost Wealth:**
Save Hundreds of Dollars on Credit Card Fees & Interest (page 6)...Save $1,200 On Insurance Premiums (page 8)...Legally Avoid Penalties When You Pay the IRS Late (page 7)...MORE!



■ **The Gift for Getting Rich With Stocks, Bonds and Mutual Funds:**
Pick Winning Stocks Every Time (page 8)...Buy Stocks and Mutual Funds COMMISSION-FREE! (page 9)...Get a 20% Return...RISK-FREE! (page 10)...Find an EXTRA $6,000 to Invest in 12 Months or Less! (page 15)



■ **The Golden Touch for Getting the Best of Everything for Less:**
Guarded secrets and privileged information that unlock the door to financial independence!
Save 30% to 50% on Gold, Platinum and Diamonds! (page 11)...
Save up To 66% On Your Next Prescription! (page 15)



■ **PLUS: Special Help for Folks Over 50:**
You Get to CHOOSE How Wealthy You'll Be! (pages 12–13)

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Over the years I have written many packages using simulated wraps on the outside. Typically, I will use these wraps to establish the track record and credibility of the advisor — and to convince the prospect to read the enclosed message.

On each of my wraps, I show a tear revealing part of the headline so that people can see what's actually inside. But the wrap copy is simply to establish beyond the shadow of a doubt the importance of reading this and the credibility of the advisor.

This package is also a great example of what happens when an investment advisor develops strong story stocks for copywriters. It has fantastic teaser copy for the various stocks the editor recommends. Each of them has a very strong story behind it.

It also keyed on major news at the day: The publishing of the findings of the Human Genome project.

On page seven, we were able to show the dramatic difference between buying an index fund or following the advice of the advisor.

On page twelve, notice the sidebar in which the editor says "Why they call me America's Most Cautious Stock Picker". This sidebar was important to me because I felt that a lot of people were concerned about the overall safety of stock market investing at the time.

On page fourteen, notice how the unique selling proposition of this particular product is very clearly stated.

On page nineteen, take a look at the "Four Sacred Promises" sidebar. Notice this is not a guarantee copy, but more unique selling proposition positioning for the product.

Named Inside: Obscure biotech firm about to unveil the greatest medical breakthrough since penicillin!

Ignoring My Last 2 Alerts Cost You Quick Profits of 589% and 610%

Please DO NOT Make The Same Mistake A THIRD Time!

The undiscovered tech stock NAMED INSIDE is destined to become one of the world's richest, multi-billion-dollar biotech giants ...

... And thanks to the recent tech stock correction, you can buy it now at less than HALF its true value!

... Buy it now — BEFORE October 20, 2000 — and you're virtually guaranteed a quick DOUBLE ... and over the next few months, it could turn every $10,000 you invest into $30,000 ... $40,000 ... or even more!

Dear Investor,

If the past few months are any indication, the stock I name inside will be worth its weight in DIAMONDS to you:

Since my first mailing to you last year, I've given you not one, but TWO opportunities to earn truly enormous profits ...

In the first Flash Alert I sent you, the headline read, *"This man's biotech company is about to launch a proven cure for the deadliest cancer known to man"* -- and urged you to buy SuperGen (NASDAQ: SUPG).

RESULT: *SuperGen jumped 610% after I first recommended it, turning every $10,000 invested into $61,000!*

UnDiscovered Tech Stocks - Weiss Research

In my second Flash Alert, the headline read: *"This obscure biotech firm is about to unveil the greatest medical breakthrough since penicillin!"* -- and I urged you to buy Cubist Pharmaceuticals (NASDAQ: CBST).

RESULT: *Cubist jumped 589%, turning every $10,000 invested into $58,900!*

Before big pharmaceutical firms take advantage of the Human Genome revolution, they will first make the company named inside -- and its early-bird shareholders -- RICH!

Inside this timely report, I show you why all the billions spent on human gene therapy research is virtually worthless without the unique products this virtually unknown company provides...

...Why it holds an iron-clad monopoly on the most efficent technology for producing gene therapy drugs...

...Why the world's biggest pharmaceutical firms -- and even the U.S. government itself -- are already lining up to be partners with this obscure little firm...

...How it's so undiscovered and undervalued that only about 1 in 3,000 Wall Street analysts even follow this stock!

Ignoring My Last Alert Cost You A Quick 589% Profit: PLEASE DO NOT MAKE THE SAME MISTAKE AGAIN!

Opportunity usually knocks only once.

I did my best to convince you to buy SuperGen a few months back -- and it jumped 610% after my recommendation. Ditto for Cubist Pharmaceuticals -- it jumped 589%.

Now, you have a third opportunity to double and redouble your money with one of my undiscovered tech stocks.

Please -- whatever you do -- don't blow it! Read this special report from cover to cover right away.

Sincerely,

Sharon A Parker

Sharon A. Parker
Editor, Undiscovered Tech Stocks

P.S. In this special Flash Alert, I also tell you about 5 MORE undiscovered high-techs I'm counting on to double -- and, in some cases, QUADRUPLE -- your money in the year ahead.

Every one of them is virtually ignored by Wall Street analysts and fund managers. Every one of them was beaten down by the recent tech wreck and is now outrageously cheap. This is absolutely priceless advice: Read this report carefully!

P.P.S. Please also be sure to send for your complimentary copy of my complete HIGH-TECH DIAMONDS PORTFOLIO -- a $172 value, FREE!

UnDiscovered Tech Stocks - Weiss Research

America's most unorthodox technology stockpicker — whose *average* stock recommendation in the past 16 months has jumped 108.8% to date ... who beat the S&P Small Cap 600 by more than THREE to ONE ... and the S&P 500 by more than SEVEN to ONE — reveals the name of a little-known company that can make this your most profitable year ever ...

Named inside:

Obscure biotech firm about to unveil the greatest medical breakthrough since penicillin!

It will rapidly turn this tiny company into a $5 billion biotech giant... and early-bird investors will DOUBLE, TRIPLE or even QUADRUPLE their money.

Buy this undiscovered tech stock now, and every $10,000 you invest could grow to $20,000, $30,000 or even $40,000

Look inside now...

UnDiscovered Tech Stocks - Weiss Research

Meet Sharon A. Parker — America's most unorthodox high-tech stockpicker — and discover...

What Tech Stock Insiders Don't Want You To Know...*YET*:

By Leslie Underwood
Staff Writer

How is it that this diminutive money manager, portfolio analyst and high-tech stockpicker keeps finding tomorrow's greatest tech stocks before Wall Street's biggest institutions do?

Sharon A. Parker's 15 years of experience picking the hottest stocks on Wall Street — both as a portfolio analyst and money manager for major clients — have made her wise to the ways of Wall Street and well worth listening to.

She has a giga-watt intellect... laser-sharp focus... tremendous attention to minute detail... and a penchant for doing the gritty investigative work other analysts are too busy — or too lazy — for. Together, these qualities have made her one of today's most successful high-tech stockpickers.



Sharon A. Parker

When Ms. Parker puts a company under her microscope, CEOs panic and Wall Street's most powerful stock hypesters squirm. And when a company proves good enough to be named one of her "UNDISCOVERED HIGH-TECH DIAMONDS," even the most jaded executives celebrate.

So do members of her Undiscovered Tech Stocks monthly investment service. And for good reason: Ms. Parker's average stock recommended in the past 16 months has jumped 108.8% to date ... and beat the high-flying S&P 500 by more than SEVEN to ONE.

Get Ms. Parker's Favorite High-Tech Stocks For The Year 2000-2001 FREE

While other investment analysts are often content to recite Wall Street spin or regurgitate weeks-old press releases, Sharon Parker stands out as the one stockpicker with the guts... plus the boundless energy — and the sheer audacity — to separate tomorrow's hottest tech stocks from the soon-to-be-forgotten flashes in the pan.

She is a stickler for exhaustive fundamental analysis. She uses a unique computer network with the power of a super computer and a myriad proprietary "filters" to screen each company. She digs for the unvarnished truth behind each stock she examines.

Her unique "hands-on" approach demands a personal visit to each candidate... to see the operation first-hand... interview the principals... and talk to anyone who knows the company's inner workings — as well as its best-kept secrets — before recommending the stock to her clients.

Edgy... focused... aggressive... and at times, outrageous — Ms. Parker consistently discovers the undiscovered high-tech stocks with the most explosive growth potential — companies developing breakthrough products — and the great management to ensure stability and big profits at the same time.

Now, for a limited time, Ms. Parker's favorite stocks for 2000-2001 are profiled in-depth in 6 detailed intelligence reports contained in her UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO.

Best of all, it's yours FREE (see page 23 of this report for details).

NAMED BELOW:

Undiscovered biotech firm holds key to the single greatest breakthrough in medicine:

The Human Genome Project is by far the costliest scientific project in mankind's history — but it isn't worth a plugged nickel without the crucial ingredient this obscure little biotech produces!

To profit from the gene therapy revolution, the world's biggest drug companies will first make this undiscovered biotech — and its early-bird investors — filthy, stinking RICH!

Buy this little-known stock now — BEFORE October 20, 2000 — and you could easily turn every $10,000 you invest into $30,000 or even $40,000!

Dear Investor:

The Human Genome Project is by far the greatest breakthrough in the 10,000-year history of medicine -- and has already helped scientists find the genes that cause breast cancer... prostate cancer... Alzheimer's... and many other dreaded diseases.

Thanks to this mammoth project, we now know that those diseases strike when gene pairs interfere with the release of certain proteins in your body. But until now, nobody knew how to produce enough of these human proteins for scientific study -- much less enough for mass production of new breakthrough gene therapy drugs!

That's where this undiscovered biotech steps in: Genzyme Transgenics (NASDAQ: GZTC) OWNS the exclusive technology that produces unlimited amounts of these crucial human proteins.

Not only that -- it has locked in the monopoly on its unique process with a foolproof, unshakable PATENT!

Stop for a moment to consider the full magnitude -- the utter enormity -- of what this means:

No drug or biotech company in the world can ever hope to develop gene therapy medicines -- let alone mass produce them -- without these all-important proteins.

Continued on page 7...

UnDiscovered Tech Stocks - Weiss Research

"My unorthodox approach to finding great tech stocks yet to be discovered by Wall Street pays off — BIG TIME! My stocks recommended in the past 16 months has jumped an average of 108.8%."



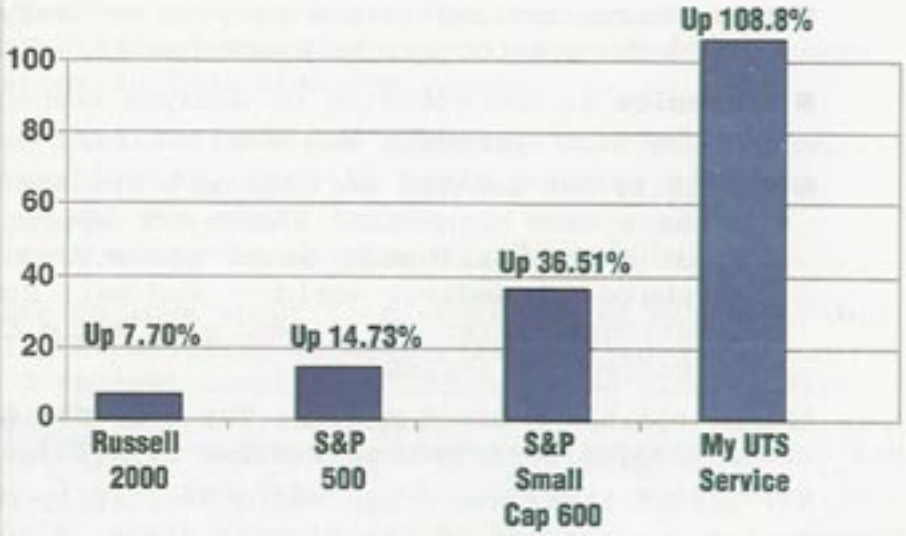
RECOMMENDED

Company	Date	Buy Price	Recent Price	Gain %
A - Trade #1	03/19/99	$ 10.00	$ 17.00	70.00%
A - Trade #2	03/19/99	$ 10.00	$ 65.00	550.00%
A - Trade #3	03/19/99	$ 10.00	$ 35.00	250.00%
B	06/18/99	$ 11.94	$ 23.75	98.95%
C	07/13/99	$ 19.13	$ 8.13	-57.52%
D	08/20/99	$ 14.50	$ 18.94	30.60%
E - Trade #1	09/17/99	$ 10.13	$ 25.75	154.32%
E - Trade #2	09/17/99	$ 10.13	$ 43.00	324.69%
E - Trade #3	09/17/99	$ 10.13	$ 54.13	434.57%
F	10/13/99	$ 24.25	$ 22.73	-6.25%
G	11/15/99	$ 56.50	$ 61.50	8.85%
H	12/13/99	$ 10.31	$ 11.88	15.15%
I - Trade #1	01/18/00	$ 30.98	$ 50.00	61.39%
I - Trade #2	01/18/00	$ 30.98	$ 43.00	38.80%
J	02/15/00	$ 28.50	$ 33.00	15.79%
K	03/15/00	$ 45.00	$ 47.00	4.44%
L	04/19/00	$ 30.31	$ 39.75	31.13%
M	05/17/00	$ 63.38	$ 104.00	64.10%
N - Trade #1	06/13/00	$ 56.50	$ 85.00	50.44%
N - Trade #2	06/13/00	$ 56.50	$ 77.50	37.17%
			Average:	**108.83%**

6

UnDiscovered Tech Stocks - Weiss Research

"In the past 16 months, my stocks beat the S&P 500 by 7 to 1."



In the last 16 months, each time I recommended a stock in my newsletter's portfolio, if you had invested the same funds in the S&P 500, you would have made a meager 14.73%. If you had put the money into the average small cap stock, you would have made 36.51%. But those results pale by comparison to what you could have made in my stocks — up an AVERAGE 108.8% from the time I recommended them to today (July 17, 2000).

To profit from the greatest medical breakthrough in history, they will first make this small, obscure biotech -- and its early-bird investors -- lousy, filthy, stinking RICH!

Look. More money has been spent on the Human Genome Project than NASA spent to put a man on the moon. More, in fact, than the entire space race of the 1960s and '70s!

But none of that research is worth a plugged nickel to giant biotech and pharmaceutical companies without a massive supply of human proteins. And Genzyme holds the iron-clad patent on the world's most efficient process for producing them!

The biggest pharmaceutical companies on Earth are ALREADY BEGGING Genzyme to help them create tomorrow's most profitable new miracle drugs!

I'd want to own this stock even if all it did was sell human proteins to drug firms.

But there's much, MUCH more to this amazing little company:

- **Bristol-Myers** is paying Genzyme Transgenics a fortune to develop its breakthrough new arthritis cure...
- **Johnson & Johnson** has just hired Genzyme to produce its new "miracle cure" for Crohn's disease...

Continued on next page...

UnDiscovered Tech Stocks - Weiss Research

- **Elan Pharmaceutical** is now relying on Genzyme to give it a high-tech cure for multiple sclerosis...
- **Progenics** is now counting on Genzyme Transgenics for a powerful new treatment for HIV, and...
- **Eli Lilly** has Genzyme working on a project that's completely top-secret and hush-hush. I dare not speculate on this project's purpose, but my best "educated guess" is that it will shake the medical world -- and Wall Street -- to their foundations. After all -- why else would they be conducting this project in secret?

And if all that wasn't enough, **The National Institutes of Health** has chosen Genzyme to develop its super-powerful new malaria vaccine!

Any one of these new drugs would ordinarily make Genzyme Transgenics a superstar of the biotech arena. Altogether, the drugs in Genzyme's pipeline have the potential for well over $2 billion in sales worldwide!

Nobody Ever Went Broke Betting On THE SURE WINNER IN A 3-WAY RACE

Genzyme Transgenics is one of only three companies in its field ... and it's miles ahead of the other two. Genzyme is ...

- The first in the world to mass produce human proteins ...
- The first in the world to create the "million dollar goat" which mass produces the human proteins ...
- The first in the U.S. to conduct clinical studies on a transgenic product ...
- The largest producer in the world of human protein through its technology.

Even the FDA tacitly recognized Genzyme's obvious lead in the field when it enlisted the company's assistance in designing a regulatory review process for transgenic technologies back in 1993.

This lead position is solid, and its competitors are falling even further behind. That's why the biotech giants are rushing to sign on with Genzyme — not its competitors.

Genzyme is developing a futuristic compound called CTLA4IG for Bristol-Myers, aimed at treating rheumatoid arthritis and psoriasis. The company has already received milestone payments for its work, and Bristol-Myers has expanded the agreement to include development of a drug to be used for organ transplant surgery as well.

In the biggest deal of all, the company is producing a major pharmaceutical product for Centocor, now a unit of Johnson & Johnson. The drug, known as Remicade, is used to treat Crohn's disease, a serious gastrointestinal inflammation that afflicts about 250,000 people in the U.S. alone.

But that's just the beginning! Genzyme has also signed a slew of other protein discovery deals bursting with profit potential. The outcome of ANY ONE of these joint ventures holds enormous revenue potential for Genzyme ... and early investors will reap a windfall!

Let me tell you more about this windfall-in-the-making: Send for your FREE UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO right away!

UnDiscovered Tech Stocks - Weiss Research

Mark my words: Genzyme could eclipse even the grand-slam profits we earned on Cubist and SuperGen -- and each of those stocks made us up to 610% richer in less than one year!

Major Wall Street institutions are ignoring this stock now, but when this news breaks, they'll begin pouring billions into Genzyme -- and you could triple or even quadruple your money in no time flat!

There's a lot more to love about this undiscovered biotech. And I want to give you all the exciting details FREE in a special investigative report I've just completed: *Undiscovered Biotech Firm Holds Key To The Single Greatest Breakthrough In Medicine.* In it, I give you a simple strategy for maximizing your profits on this little-known company. I tell you exactly when to buy, what price to pay, and when to sell.

There's more: Genzyme Transgenics is just ONE of SIX rarely mentioned companies I'm now recommending in my UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO.

In this impressive collection of soon-to-be superstar stocks, I introduce you to six little-known or out-of-favor companies that are about to explode into the headlines with new breakthrough products and services -- just like Genzyme Transgenics.

I'll invite you to send for your FREE copy of this unique money-making tool in a moment. But first, let me show you why it is absolutely critical that you let me rush your FREE UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO to you right away...

I beat the S&P 500 by more than SEVEN to ONE by finding undiscovered high-tech gems like Cubist BEFORE Wall Street...

My name is Sharon Parker. As a technology stockpicker, my specialty is finding the companies everybody will be talking about six months from now -- but that almost nobody has even heard of today: undiscovered high-tech or biotech stocks.

Put simply, I search out one undiscovered high-tech (or biotech) company each month that is about to announce a major breakthrough -- and help my clients buy it cheap -- before institutions do.

How are we doing? Judge for yourself...

- SuperGen jumped over six-fold -- 610% in a little over 10 months after I recommended it last year...
- Colorado MEDtech, recommended April 16, 1999, jumped 82.1% in 53 days...
- A semi-conductor company -- Burr-Brown, recommended May 17, 2000 -- soared 64% in five weeks on news of a big buyout.

Continued on next page ...

UnDiscovered Tech Stocks - Weiss Research

- A fiber-optic company, recommended January 18, 2000, jumped 59% in 42 days.

Overall, our average stock recommended in the past 16 months has jumped 108% to date after it was "discovered" in my monthly UNDISCOVERED TECH STOCKS service.

What's my secret? Simple: Find future high-tech blue chips BEFORE big mutual fund money managers... before the trillion-dollar hedge funds... before Wall Street's biggest brokers -- and you can't help but grow your money in record time!

And now I'm getting ready to do it again with the companies I'll introduce you to in my UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO: Stocks you've probably never heard of -- and that are about to turn the technology sector on its ear.

I've introduced you to one of them already. Here are three more -- from your FREE UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO...

Undiscovered High-Tech Diamond #2:
Internet Profits Without Internet Risk!

Most homes and small- to mid-sized businesses still connect to the Internet through old-fashioned copper telephone lines. The problem is, they're slow as molasses -- especially now that many Internet sites are using complex graphics, animations, video, and stereo audio.

The second company I'll introduce you to in your UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO stands to make billions by providing the faster connections and greater bandwidth required for tomorrow's Internet.

Until this company came along, only very large and very rich companies could afford super-fast Internet connections. That left more than seven million small- and medium-sized businesses in the U.S. stuck in a virtual stone age.

But this company has proprietary technology that enables more data traffic to travel on a single line, so that businesses can enjoy instant Internet access and data transmission with zero delays -- an absolute MUST today, even before the revolutionary changes ahead in the year 2000 and beyond.

The company has already shipped nearly 50,000 systems to almost 200 customers -- an increase of 66% in less than one year! As a result, its revenues have skyrocketed 2,493% -- from $5.8 million in 1996 to over $144.6 million through June 2000.

Look. A company's customer list speaks volumes about its position within an industry, and this firm's list reads like a "Who's Who" in the telecomm world: AT&T Local Services, Alcatel, Alltel, Cisco, and MCI/WorldCom -- just to name a few of its 200 top customers.

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Now, the company is beginning to expand beyond North America. The impetus: Foreign markets are about to undergo a similar metamorphosis as the U.S. telecommunications industry experienced following deregulation in 1996.

More reasons why it's so important that you learn more about this soon-to-be giant:

- Explosive revenue and earnings growth on current business base -- with new products further enhancing the company's bottom line.
- No debt and a strong cash position -- plenty of capital to invest in R&D for exciting new products.
- Superior products... and brings them to market first!
- This stock is a bargain any way you cut it -- and even more so considering that it's now selling well below its all-time highs!
- Insiders are running the company and own nearly 60% of the shares.
- Institutional ownership is just 40% -- almost unheard of for companies with this kind of potential in the hot telecommunications industry!
- Undiscovered! Just 5 Wall Street analysts -- out of 5,000 -- even cover the company.

My advice: Learn all you can about this undiscovered gem while it's still cheap.

I'll reveal the name of this great undiscovered company in *Internet Profits WITHOUT Internet Risk* -- part of your UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO -- plus, I give you all of the other details you'll need to profit with this outstanding company.

Undiscovered High-Tech Diamond #3: This Cutting Edge Laser Technology Firm Is About To Make Investors Rich

Your UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO also contains *Big Profits For Far-Sighted Investors* -- my detailed intelligence report on the company that's about to be catapulted to #1 in the vision correction industry... and, yet, is still virtually ignored by Wall Street.

You've probably heard about VISX, Inc. -- the leader in laser treatments for near and far-sightedness. Its stock QUINTUPLED in 1999 -- jumping from $20 in January to $103 in August.

But the third company I'll introduce you to in your UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO is about to do even better. This is the first company EVER to win FDA approval for a laser correction device.

It is one of only a small handful of companies that make and sell

Continued on next page...

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Why They Call Me America's Most Cautious Stockpicker



Not too long ago, I heard about a telecommunications company that was selling at a big discount, but that was supposedly on the verge of some major announcements that would affect its stock value. Everything looked so good on paper, I must admit that I was tempted to cancel my visit to the company and recommend it sight-unseen.

Fortunately, I've made the commitment to NEVER recommend a company until we see it first-hand. And am I glad we did! The company's president and the CEO were as nervous as cats on a hot roof. They couldn't seem to look us in the eye. We never got a straight answer out of either of them.

Even after our meeting with these top executives, we called the company's Investor Relations Representative with a couple more rather pointed questions — and he wouldn't return our calls.

That was the final straw! There was no way I could recommend the stock — no matter how good it looked on paper.

Sure enough, a slew of negative news soon began oozing out: The company inexplicably delayed publishing its quarterly report... its auditor, Ernst and Young, suddenly resigned without explanation... 6 major investors filed lawsuits claiming the company had lied about a previous acquisition... and shortly thereafter, the company defaulted on its stock registration program... the company's president dumped 100,000 shares of his stock and resigned from the board.

The moral of the story is this: You wouldn't buy a used car without test driving it... or a refrigerator without seeing it... so why on earth would anyone buy shares in a company sight-unseen?

I won't — and when you join me in Undiscovered Tech Stocks, I won't let you, either!

FDA-approved ultraviolet eye lasers, the most common type of laser used in vision correction surgery. And it is the ONLY company that holds the patents on two breakthrough laser treatments.

Despite all this, Wall Street analysts have almost completely ignored it. Mutual funds and pension funds own just 24% of the company's stock; the rest is owned by individual investors and company insiders.

Only six brokerage firms (among 5,000!) even bother to follow the stock. And just like the other High-Tech Diamonds I want to introduce you to, this great stock is selling at a HUGE discount to its recent highs!

I give you all the details on this exciting stock in *Big Profits For Far-Sighted Investors* -- part of your UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO.

Undiscovered High-Tech Diamond #4: The ONLY Computer Company I'd Buy Today

If you had invested just $10,000 in Dell Computer in 1997, you'd have $100,000 today. But please -- don't run out and buy Dell now. It's history.

Now, there's a better choice coming around the corner -- a tough, feisty computer maker and Internet player that's about to stomp Dell like a cockroach.

This company is already the third largest provider of personal computers sold direct to consumers. It's got great

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products -- the same type of high-quality components you'll find in PCs offered by Compaq, Dell, and IBM.

Plus, this company is creating an entirely new business model -- an ace in the hole that has Dell and the others scrambling to keep up! It's called "subscription computing"... and it's about to completely revolutionize how we buy computers and software, as well as how we use the Internet. I'll tell you -- in detail -- how and why in my DIAMOND report.

Plus, this company is loaded to the gills with cash and is using it to make some brilliant and strategic acquisitions. This strategy is about to pay off big time -- the company has effectively bypassed generations of costly restructuring and internal development.

ATTENTION VALUE INVESTORS:
This company's shares cost one-sixth less than its peers!

You can now buy this industry trend-setter at 54% less than its PC competitors (relative to earnings) -- and MUCH cheaper than that compared to its Internet peers. What a bargain!

But it gets better: This company really shines when you look at the next level of valuation. Based on its price-to-book and price-to-sales ratios, it's selling at a measly one-sixth the PC industry average!

While Wall Street is hyping up other computer companies and the vastly overvalued Internet IPOs, they've been passing this one by. It's a rare opportunity... and it won't last.

Right now, only 13% of the company's stock is owned by institutions -- almost unheard of for companies of this stature in the computer or Internet industries.

But that's all about to change. In fact, in the last few months, the company has been on the receiving end of four positive analyst reports, PLUS an upgrade from a major investment firm. And it's a cinch that this is just the beginning.

So don't wait. Jump in now while it's still undiscovered and still selling at a deep discount. I'll tell you what to buy right now in your fourth FREE intelligence report -- *The Only Computer Company I'd Buy Today* -- a crucial part of your UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO.

I want to rush you all 6 detailed intelligence reports:
My complete UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO
-- a $172 value -- FREE!

Normally, my publisher makes my intelligence reports on undiscovered high-tech stocks available only to a select handful of my clients. And normally, they go for $28.65 each -- $172 for the

Continued on next page...

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Every High-Tech Stock In Your FREE UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO Is...

☑ UNDISCOVERED:

Few Wall Street analysts follow them or recommend them... and the big institutional money has barely begun to invest in them. That means you get in BEFORE the Wall Street crowd and pick them up while they're still dirt-cheap.

☑ TECHNOLOGY-INTENSIVE:

For explosive growth, high tech is the only game in town! That's why every stock I name in your FREE copy of my UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO benefits directly from today's most powerful technology megatrends.

☑ ON THE VERGE OF A MAJOR BREAKTHROUGH:

Stocks that are just a few weeks or months away from an announcement guaranteed to get them the attention they deserve. This is the engine that drives our explosive short-term gains.

☑ IN IT FOR THE LONG HAUL:

To make my "buy" list, each company must have proprietary products that give it a huge advantage over competitors — or, better yet, make it a virtual monopoly, impervious to direct competition.

That way, our money is always in solid companies with great long-term prospects, PLUS the extra punch of buying low while they're still undiscovered and selling after Wall Street jumps on the bandwagon!

full set.

Each report is a detailed analysis and thorough examination of each company... inside intelligence on coming developments sure to catapult the stock into the stratosphere... even what to pay for each stock and how many shares I recommend.

But I've arranged a much better deal for you:

All 6 detailed intelligence reports on my favorite technology stocks -- my entire UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO -- are yours FREE, just for accepting a risk-free trial to my monthly Undiscovered Tech Stocks service.

And there's much more! As a member of my Undiscovered Tech Stocks service, I'll rush all this to you every month from now on:

■ **You get one NEW, undiscovered tech stock every 30 days:** Every month from now on, I'll introduce you to one high-potential, high-tech stock. Each one will either be undiscovered or out of favor on Wall Street... selling at a significant discount to its true value... AND on the verge of a major development that foretells of an impending jump in share value.

PLUS, each stock I recommend will have passed my toughest fundamental screening with flying colors and sailed through our rigorous, hands-on, on-site inspection.

That's the kind of thorough research and analysis it takes to pick tech stocks that can double, triple or even quadruple your money... while still giving you long-term stability despite topsy-turvy markets.

■ **You get continuing guidance on every stock I've recommended:** I'll never leave you hanging, wondering what to do with stocks I've recommended in the past. I will give you a clear-cut "sell" signal when it's time to take your profits. And I'll let you know when it's time to pick up more shares of a company I've recommended.

■ **You get unlimited Flash Alerts by e-mail or first class mail when events warrant:** Several times each year, opportunities or dangers arise between my regular monthly issues of Undiscovered Tech Stocks -- developments that demand I alert you FAST.

When that happens -- whether it's once a year or 52 times a year -- I'll fire off a special Flash Alert by e-mail or first class mail (your choice) just to make sure you won't miss out.

■ **You get unlimited, FREE access to the UNDISCOVERED TECH STOCKS WEBSITE!** Every stock research tool you'll ever need is here for you, FREE. Up-to-the minute stock summaries, the latest news... custom charts for major indexes and all NYSE, AMEX, and Nasdaq stocks... current quotes... company profiles... financials... SEC filings... a powerful mutual fund search engine... and much, much more.

You can manage your own portfolio online, hotlink to websites hosted by the companies whose stocks I'm recommending, read the latest issue of Undiscovered Tech Stocks newsletter or my most recent FLASH ALERT the minute they're issued... review our latest portfolio updates... get any questions you may have answered -- FAST... via e-mail.

■ And much, much MORE.

In short, I give you specific, actionable, and VERY, VERY PROFITABLE trading advice so that you can convert these great discoveries into REAL wealth month after month.

4 ways my monthly Undiscovered Tech Stocks service can easily double your money -- and then double it again -- in the next 16 months:

1. Every stock I recommend is either undiscovered or out of favor with Wall Street institutions. The secret to consistently earning explosive short-term gains is simple: Find a great stock that's being ignored by major Wall Street analysts and institutions -- or, better yet, beaten down by them. In short: Avoid the overhyped companies most

Continued on next page...

UnDiscovered Tech Stocks - Weiss Research

likely to crash and burn.

I'm not trying to be contrary. But I am street smart. And I know how the game is played on Wall Street.

Anytime you hear a money manager or big institution hyping a stock, you can bet they already have their money invested -- and so does everyone they know. That way, they can sit back and smile while millions of individual investors stampede into the stock -- and drive its value to the moon. You wind up paying too much... earning only modest gains (if that!)... and making some Wall Street fat-cat richer.

So instead of <u>following</u> big mutual funds, money managers and institutions, <u>why not get there first</u>? That's what I do for you: I find stocks that are about to make a major breakthrough... and my subscribers buy them before the Wall Street elite.

Not only are you able to leverage your profits by buying at deep discounts... you own these stocks while they're the most profitable: While big institutions are pouring their money in -- that's when you can make a windfall.

Look. Nobody had even heard of Amazon.com in June 1998. It was a lazy $7 stock. Then, major Wall Street analysts profiled it, driving it up to a high of $110 a share in April 1999 -- a gain of 1,470% in just 10 months.

QualComm was meandering around $38 a share in March 1999. But when an analyst at a prominent brokerage firm began hyping it up, the shares soared to a high of $406 -- a gain of 968% in just seven months.

Our objective is to own these kinds of stocks <u>BEFORE</u> they are discovered by Wall Street, before the big institutions grab them up.

That's why we're so often on board during the most explosive growth phase of each stock -- and it's why we owned stocks that outperformed the S&P 500 by more than SEVEN to ONE.

A handful of Wall Street institutions can mobilize billions of dollars in a heartbeat. When these billions suddenly flow into the stocks of companies like Cubist, the Internet data line company, or the cutting-edge laser technology firm, their share prices can double -- and then double yet again.

2. No bubbles, no fads -- just great companies. Since I insist on recommending only stocks that Wall Street has yet to discover, we automatically avoid the over-hyped companies that are most likely to crash and burn.

That's why I've avoided the super-overvalued "dot.com" companies, giving my subscribers the opportunity to make Internet-type profits without Internet-style risk. So while many other stocks were crashing and burning this year, we were feasting on the fat of the land --

UnDiscovered Tech Stocks - Weiss Research

stocks like SuperGen, which jumped 610% in a little over 10 months... or Colorado MEDtech (up 82.1% in 53 days)... or Burr-Brown (up 64.1% in only 5 weeks!).

3. Never buy a pig in a poke. I insist on a personal visit to each candidate company. This is absolutely critical -- the step that makes the difference between a shot in the dark and almost a sure thing... that completely separates Undiscovered Tech Stocks from almost every other investment newsletter.

I spend hours in face-to-face interviews with CEOs and top managers. I grill the scientists and the bean-counters. I lunch with the employees (without managers present!). I insist on a thorough inspection of research labs, manufacturing facilities, and shipping areas. Then I investigate their competitors.

During my company visits, I am routinely treated to sneak previews of the killer products and services they're about to unveil:

> Innovations that are virtually guaranteed to revolutionize their industries... grab huge market share from giant competitors... drive their stocks sky-high... and make savvy investors a mountain of money.

That kind of attention to detail is why I can recommend only 12 great stocks a year. And it's why we've been able to blow the doors off other investment services that recommend 5, 10, even 20 stocks in each issue -- recommendations no investor could follow.

I've invested the same exact painstaking research into every single stock in your FREE copy of UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO. And it's the same research that goes into every monthly edition of Undiscovered Tech Stocks. I would never dream of doing it any other way.

4. Just one great undiscovered tech stock is all you need to double your money -- and then double it again in 16 short months. As I said earlier, my average stock recommended in the past 16 months has jumped 108.8%.

Now think: What would happen if your average stock jumped 108%? I'll tell you what would happen: You DOUBLE your money!

Plus, with your two-year membership,
you get 2 MORE valuable wealth-building tools

1. Biotech Stock With A Cure For Cancer: When I first discovered this stock and recommended it to my clients March 1999, it was being totally ignored by Wall Street. Not anymore! A few more Wall Street analysts have begun tracking this dark horse, and it has more than tripled in the last few months.

The good news is, it still has a long, long, LONG way to go! That's because this company has actually discovered the cure for the

Continued on next page...

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most dangerous types of cancer known to man -- and in the next few months, it will take its place among the world's greatest biotech giants.

Because it is now being followed by a few (but not many) Wall Street analysts, I can't include it in your UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO... but there's so much money to be made, I want you to have all the details on this great stock as soon as possible.

It will create scores of millionaires in the next 12-18 months, and I want you to have the chance to be one of them. That's why I'll make sure you get your FREE copy with your two-year membership to my service.

2. **4 Ways To Protect Yourself And Even PROFIT From A Tech Stock Correction:** Is the technology sector selling at bloated P/Es? Of course. Will the bubble eventually burst? Probably. Will most high techs come roaring back? Absolutely. But none of this should worry you one bit once you learn these simple strategies for insuring your profits and even earning a windfall when the inevitable correction comes.

In this valuable intelligence report, I show you the best ways to use stop-loss orders without getting whipsawed on short-term dips... I unveil 3 mutual funds that will actually make you richer in any market correction... and I give you my personal strategy for piling up substantial profits using only the stocks of the world's most undervalued companies.

This step-by-step guide to high-tech self-defense may well save you thousands -- and earn you tens of thousands in the months ahead. And it's yours FREE with your two-year membership in my Undiscovered Tech Stocks service!

Try my Undiscovered Tech Stocks service now -- completely without risk or obligation

As you're about to see, I've made absolutely sure you can give Undiscovered Tech Stocks a try with total confidence.

Just join me now -- either by dialing TOLL FREE 1-800-711-4090 or by returning the enclosed order form. Then, take your time to decide if my service is right for you. If not, just call or write anytime during your subscription and you'll receive a 100% refund, no questions asked.

During our time together, I'll introduce you to my favorite tech stocks for the year ahead -- stocks like those that jumped 108.8% in the past 16 months after I recommended them.

If I can't do at least as well for you in the months ahead, simply cancel for a full refund and keep everything I've sent you without cost or further obligation.

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UnDiscovered Tech Stocks - Weiss Research

4 Sacred Promises I Make You When You Join Me In Undiscovered Tech Stocks...



...No B.S.

I'll always tell you exactly what I personally found out about every company I recommend. No fluff, no recycled press releases, and no copy-cat recommendations.

...No kickbacks or payoffs.

If anyone on my staff ever accepts a gift, money or a favor from a company I'm looking at — even so much as a free lunch — that person is history. They get their walking papers and are unceremoniously escorted to the nearest exit.

...No advertising deals.

My job is to separate the wheat from the chaff on Wall Street. Pure and simple. That's why I absolutely refuse to accept any kind of advertising for any stock or brokerage. When I recommend a stock, you know it's because — and ONLY because — it meets or exceeds my strict criteria and is one of the 12 best tech stocks you could own this year.

...No front-running.

Believe it or not, some disreputable stockpickers have been known to secretly buy shares they're about to recommend, and then sell them for a fat profit as their followers drive the price higher. I say that stinks. My staff and I have all signed legally binding agreements that prohibit us from owning stock in a company we're recommending. If any of them ever violates that agreement — even once — they will be fired on the spot. We'd love to invest in these companies ourselves. But the conflict of interest would skew our results, even kill the golden goose that I have developed for my subscribers.

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Let me introduce you to the undiscovered tech stocks that will make headlines -- and fortunes for investors -- in the year ahead

There's no big secret to growing rich in the technology revolution. It really is simple: Just find future high-tech and biotech blue chips BEFORE big mutual fund money managers... before the trillion-dollar hedge funds... before Wall Street's biggest brokers -- and you can't help but grow your money in record time!

These are the kinds of cutting edge companies that have jumped an average of 108.8%... and let us beat the S&P 500 by more than 7 to 1.

I want to introduce you to those companies now -- in your 6 FREE investigative reports that comprise my UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO and in monthly editions of my Undiscovered Tech Stocks service.

Please remember -- this is a risk-free offer. You must be delighted with the profits we earn together, or I'll personally rush you your refund.

I urge you: Send for your 6 FREE investigative reports that make up my UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO and your first edition of my Undiscovered Tech Stocks service now!

Sincerely,

Sharon A Parker

Sharon A. Parker
Editor, Undiscovered Tech Stocks



P.S. Save us the cost of return postage by dialing TOLL FREE 1-800-711-4090 now, and my publisher will reward you with my intelligence report on a medical stock that could DOUBLE your money in the year ahead.

In *How To Make A Fortune With Medical Stocks*, I introduce you to an upstart medical company that has expertly leveraged its strong expertise in physician-driven business into the newest, fastest-growing sector of the healthcare market. And it's about to hit the motherlode! When major institutions catch wind of the huge potential this company is already tapping, its revenues will soar and its shares are sure to double.

...And this valuable report is yours, FREE just for responding in 10 days or LESS!

Continued ...

FREE with your membership in my UNDISCOVERED TECH STOCK service...

The Most Powerful Money-Making Tool Any Investor Could Have: FREE Access To The UNDISCOVERED TECH STOCKS Website!

Just surf on over to my members-only Internet site and use the password provided in each issue of your Undiscovered Tech Stocks newsletter — and you get full and FREE access to all the investment research tools you'll ever need:

- Get started with an up-to-the-minute stock market summary. Or search for the latest news, by industry sector or by topic.
- Check out the current charts for the Dow Jones Industrials, S&P 500, and Nasdaq — updated every 15 minutes throughout the trading day. Plus, hotlink to charts for each of the biggest winners, biggest losers, and most active stocks on the NYSE and Nasdaq.
- Research any stock — select the industry sector, then the stock and get all the facts you need. Or key in the symbol or key words for instant access to a current quote... a fully customizable chart... plus a company profile... current company news... financials... competitors... even recent SEC filings.
- Looking for a great mutual fund? Just click over to our Mutual Fund Center and key in the name or objective of the fund you're looking for. It's all there!
- Maintain your own portfolio online — keep track of all the money you're making!
- How about some FREE software? Visit our Download Center to get a FREE copy of Microsoft Explorer... Netscape Communicator... Adobe Acrobat or other popular software for Mac and PCs.



- Hotlink to websites hosted by the companies we're recommending and get more information on them.
- Read my latest issue of UNDISCOVERED TECH STOCKS or my latest FLASH ALERT online — the minute it's issued, and days before it could arrive in the mail.
- Review our latest portfolio updates — keep current with my latest recommendations.
- And take advantage of special money-saving offers.
- Get any questions you may have answered FAST, via e-mail.
- **And much, MUCH more!**



To receive your FREE access to the UNDISCOVERED TECH STOCKS WEBSITE and *up to 9 FREE bonus reports*, just turn the page...

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UnDiscovered Tech Stocks - Weiss Research



"Just Say The Word And I'll Rush You All 9 Valuable Money-Making Tools — FREE!"

SHARON A. PARKER'S UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO

The ONLY Computer Company You Should Buy Today

SHARON A. PARKER'S UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO

Triple or Even Quadruple Your Money With The Greatest Medical Breakthrough Since Penicillin

FREE!

SHARON A. PARKER'S UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO

Internet Profits Without Internet Risk

SHARON A. PARKER'S UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO

Big Profits For Far-Sighted Investors

FREE!

PLUS: FREE With Your 2-Year Subsciption...

FREE!

BIO-TECH STOCK with a CURE FOR CANCER
Sharon A. Parker

and...

4 Ways To Protect Yourself And Even PROFIT From A Tech Stock Correction
Sharon A. Parker

PLUS, YOU GET UNLIMITED ACCESS TO THE UNDISCOVERED TECH STOCKS WEBSITE!...



SPECIAL EARLY BIRD BONUS, FREE!

How To Make A Fortune With Medical Stocks
Sharon A. Parker

...AND A FREE GIFT FOR PROMPT ACTION:
Double your money in the year ahead with this super-hot medical stock! Yours FREE for responding within 10 days or LESS!

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SAVE HALF and test drive my Undiscovered Tech Stocks service RISK-FREE!

Dear Fellow Investor,

I want to do everything possible to make my Undiscovered Tech Stocks service a tremendous value for you. That's why I'm offering you the opportunity to SAVE HALF during this special Introductory Period... and why I'm offering to give you 6 valuable Intelligence Reports on my favorite high techs in your UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO — a $172 value — FREE. And just to make sure, I'm also offering you two additional gifts — Biotech Stock With A CURE FOR CANCER and 4 Ways To Protect Yourself And Even PROFIT From A Tech Stock Correction — an additional $57 value — FREE.

Here's the icing on the cake: You must be delighted with everything I send you and with the money I help you make in my monthly Undiscovered Tech Stocks service, or cancel anytime during your subscription for a full 100% refund.

And please remember: Everything you've received from me is yours to keep completely without cost or obligation, even in the unlikely event that you decide to cancel.

I urge you — join me today!

Regards,

Sharon A. Parker

Sharon A. Parker

Introductory Gift Certificate

SAVE HALF — and RECEIVE $469 IN MONEY-MAKING TOOLS FREE

☑ **YES, SHARON!** I want you to introduce me to undiscovered stocks about to make the announcements that will make them industry giants in the year ahead. Rush my FREE UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO to me — a $172 value — and accept my application for membership in your monthly Undiscovered Tech Stocks service at the Half-Price Introductory Rate.

I agree that I must be delighted, or I can cancel anytime during my subscription for a full refund. Also, I understand that everything I've received in the meantime is mine to keep no matter what.

❑ **BEST VALUE — I save $172, and receive money-making tools worth $469 — FREE:** Two years at the Special Introductory Rate of just $172 — I save $172 — fully HALF on my membership and receive:

- 24 months of your Undiscovered Tech Stocks Service — complete with monthly recommendations and updates, and your Flash Alerts by e-mail or first class mail (my choice) whenever events warrant — a $344 value...
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- All 6 intelligence reports in the complete UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO — worth $28.65 each, a $172 value for all six...
- Two extra bonus reports: *Biotech Stock with a CURE FOR CANCER*, and *4 Ways to Protect Yourself and Even PROFIT from a Tech Stock Correction* — an additional $57 value — FREE.

❑ **GREAT VALUE — I save $90 and receive money-making tools worth $292 — FREE:** Sign me up for one year at the Special Introductory Rate of just $99 (a $90 savings off the regular price of $189). I receive:

- 12 months of your Undiscovered Tech Stocks Service — complete with monthly recommendations and updates, and your Flash Alerts by e-mail or first class mail (my choice) whenever events warrant — a $189 value...
- Unlimited FREE access to the Undiscovered Tech Stocks Website and all the valuable investment research tools for one full year — a $120 value...
- All 6 intelligence reports in the complete UNDISCOVERED HIGH-TECH DIAMONDS PORTFOLIO — worth $28.65 each, a $172 value for all six...

Valuable Bonus For Fast Response Sign up NOW at **1-800-711-4090** — or fax BOTH SIDES of this page to **1-561-625-6685** — and you will also receive Sharon Parker's intelligence report on a medical stock that could DOUBLE YOUR MONEY in the year ahead — *How to Make a Fortune with Medical Stocks* — FREE!

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Please verify your address information on the reverse side of this page and return this certificate in the enclosed postage-paid envelope to: UNDISCOVERED TECH STOCKS, 4176 Burns Road, Palm Beach Gardens, FL 33410

Call: 1-800-711-4090

UnDiscovered Tech Stocks - Weiss Research

Undiscovered High-Tech DIAMONDS

Almost nobody's even heard of these "dark horse" high techs -- and yet they're about to make major announcements that will make them the new industry giants of 2000-2001.

Buy them cheap -- before institutions do -- and hang on for explosive profits in the next 12 months!

■ **Big Profits For Far-Sighted Investors:**
This cutting edge vision correction firm is about to emerge as the #1 laser technology firm in America -- and make its investors RICH!
See page 11, inside

■ **Internet Profits Without Internet Risk:**
The best way to cash in on the Internet revolution without ever owning a risky "dot.com" stock!
Details: page 10, inside

■ **The ONLY Computer Company You Should Buy Today:**
Dell? Old news. IBM? Forget it. Compaq? Not a chance! This little-known company has a secret up its sleeve that will make them all fear for their survival in the year ahead!
Read page 12, inside

■ **This Obscure Little Biotech Firm Is About To Unveil The Greatest Medical Breakthrough Since Penicillin:**
It will rapidly turn this tiny company into a $5 billion biotech giant... and early-bird investors will DOUBLE, TRIPLE or even QUADRUPLE their money.
Revealed on page 5, inside

ALSO INSIDE:
A valuable gift from America's most unorthodox high-tech stockpicker: Claim your complete Undiscovered High-Tech Stock Portfolio for 2000-2001 — A $172 Value, FREE!

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UnDiscovered Tech Stocks - Weiss Research

500 PAGE SWIPE FILE

INVEST WITHOUT FEAR
Even In These Anxious Times!

Between 1999 and 2004, my promotions for SAFE MONEY REPORT were so successful that we were able to mail about ten times more promotions — and bring in ten times more new subscribers — than any other investment newsletter in the country. While controls for other investment publishers could mail only a couple hundred thousand promotions per month, we were mailing millions.

But by 2004, our response rates began falling precipitously, and I began to wonder if we had simply saturated our market with promotions featuring a picture of our noble editor — Martin D. Weiss, Ph.d. on the cover.

And so, I came up with this little gem — a Dominant Emotion cover putting our prospects feelings about the investment marketplace into words and expressing it in photograph that says more than a thousand words of headline copy could ever have done.

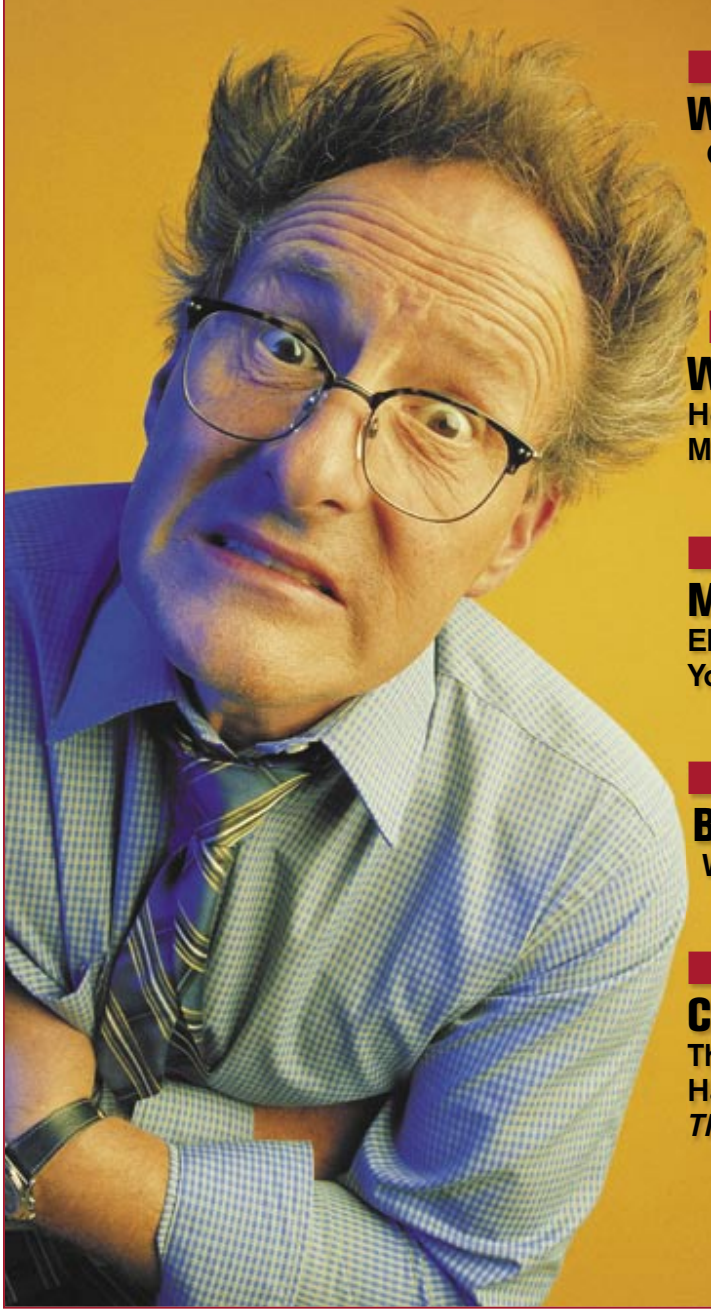
Also: I added tons of elements to document the accuracy and profitability of Dr. Weiss' forecasts and advice.

Take a look…

THE UNEASY INVESTOR

INVEST WITHOUT FEAR

Even In *THESE* Anxious Times!



Insulate Your Wealth NOW!
Or Even DOUBLE YOUR MONEY Spotting *Weak* Stocks Before They Crash And Burn!
... Page 5, INSIDE!

Grow Richer Without Fear:
How To Find *Strong* Stocks That Make Up To 496.2% Profits Possible!
... Page 3, INSIDE!

25 Dogs You MUST Dump *NOW:*
Eliminate The Landmines In Your Portfolio Before It's Too Late!
... Page 8, INSIDE!

Five Times Better Than CDs!
What Your Banker Won't Tell You.
... Page 6, INSIDE!

Two Lies That Could Cost You A Bundle!
Think Wall Street And Main Street Have Cleaned Up Their Acts?
THINK AGAIN!
... Page 14, INSIDE!

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THE UNEASY INVESTOR

INVEST WITHOUT FEAR
Even In *THESE* Anxious Times!

October 2004, Volume 1, Number 5



FEATURES

5 INSULATE YOUR WEALTH Or Even DOUBLE YOUR MONEY!
Four easy ways to make the bulk of your money utterly impervious to stock market uncertainty … to defuse the hidden time bombs in your stock portfolio … and even double your money by spotting WEAK stocks *before* they crash and burn!

3 GROW STEADILY RICHER WITHOUT FEAR: 496.2% POSSIBLE!
How to spot the strongest, safest-rated stocks on the market and *GROW STEADILY RICHER* with STRONG stocks capable of handing you gains of 215.2% … 301.2% … 408.4% — up to 496.2%!

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Safe Money Report - The Uneasy Investor • Fall 2004

The Uneasy Investor's secret to wealth without worry:

INVEST WITHOUT FEAR Even In *THESE* Anxious Times!

In this report: The quickest, easiest way to...

INSULATE YOUR WEALTH by
spotting WEAK stocks before they crash and burn...

GROW STEADILY RICHER by
investing confidently in STRONG
stocks that could hand you gains of
215.2% ... 301.2% ... 408.4% ... up to 496.2%.

By Martin D. Weiss, Ph.D.

See if this sounds familiar to you ...

You long to become financially independent. But you're not there yet, and that means you have no choice but to keep your wealth invested. So, like nearly 100 million other Americans, you have money in the stock market.

You're cautiously optimistic. Nevertheless, you hope that your stocks won't be among those that will be hammered as the Fed continues jacking up interest rates or as the economic recovery falters. You pray that your stocks won't be vulnerable to awakening inflation, rising energy costs, or God forbid, the widely-anticipated al Qaeda strike before the inauguration in January.

At the same time, you're painfully aware of the well-hidden land mines that may lay in wait for you along the road ahead. You want to trust the big Wall Street brokers who gave your stocks their "buy" ratings. You hope you can trust the CEOs who oversee your stocks' earnings reports.

But still, you have serious lingering doubts. After all: They lied to you before, and it cost you. And you know by painful experience that — if they're lying again — all it would take is just one more earnings scandal ... or one more brokerage scandal ... to wipe away all your recent gains.

So, some nights, you toss and turn. Other nights, you can't sleep at all.

In times like these, it pays to own ONLY the strongest, safest-rated stocks available!

The fact is, if you're not worried about the safety of your investments now, you haven't been paying attention.

Day by day, the stock market is growing increasingly schizophrenic — with poor companies getting poorer and rich companies getting richer.

■ Most WEAK stocks — companies with high debt, low or no earnings, unreasonably high valuations and other major risk factors — are cratering.

Examples: In the past year alone, companies like Nexell Therapeutics,

Please Turn ...

Shopnet.com, Fao Schwartz, Divine Inc. and many others have lost as much as 99% of their value — or even more, while …

■ Most truly STRONG stocks — firms with low debt, solid and growing earnings and fair to low valuations — are rising. In the past year, companies like Faro Technologies, Cosi, Aldila Inc.and many other have left the market indices in the dust, jumping 200% … 254% … 442% … up to 496%!

This new high-risk environment makes owning WEAK stocks more foolhardy than ever.

Take a look around with me and you'll see: It has never been more important to own ONLY the strongest stocks available. And it has never been more vital that you avoid weak stocks like the plague.

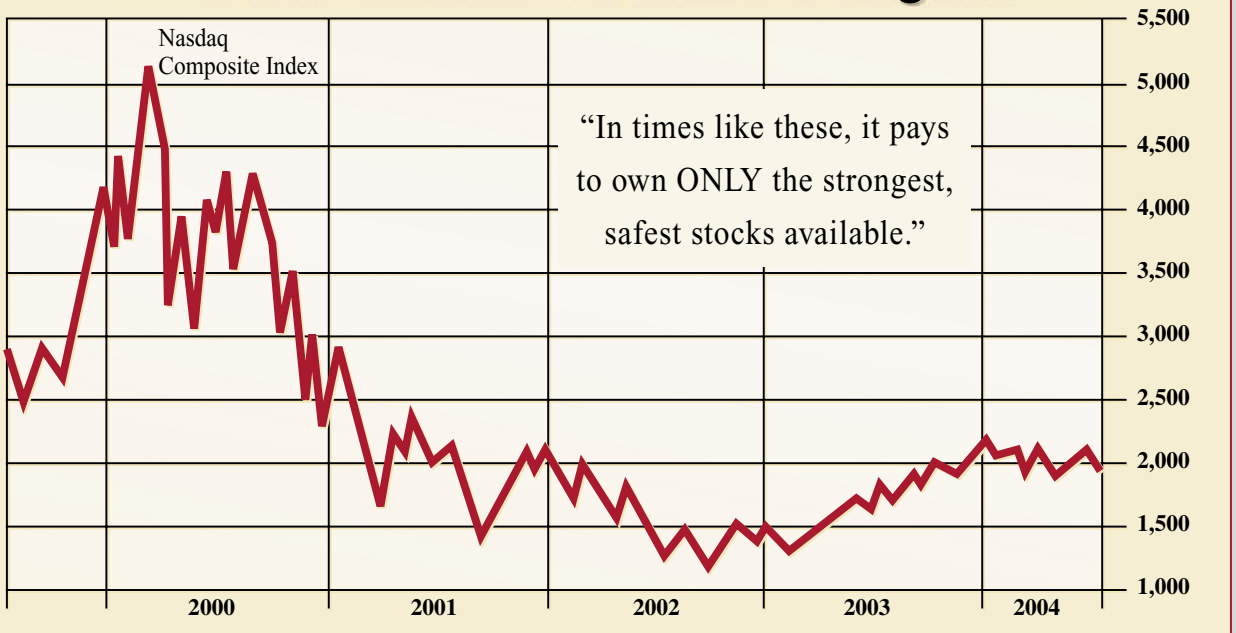
Until just recently, interest rates were either declining or idling at record lows. But now, they're moving higher — boosting the cost of doing business and taking a bite out of corporate earnings.

Inflation is on the comeback — now running at the annual rate of 4.8% — over four times higher than its 2002 low. The cost of raw materials is skyrocketing. Oil and energy prices are surging. And terrorists are now targeting the world's two richest oil fields — in Iraq and Saudi Arabia!

Plus, at the SAME time, there's a real possibility that the U.S. economic recovery may be stalling. U.S. GDP growth has just plunged to less than HALF its peak level of last year. Housing and autos, the two single largest sectors of our economy, are falling flat on their face. So are airlines and the entire travel industry.

The stock market had a great recovery last year. But step back from the trees for a moment and take a look at the forest: Despite President Bush's massive economic stimulus packages — huge tax cuts and the lowest interest rates in four decades — the

The Tech-Heavy Nasdaq Is Still Down TWO-THIRDS From Its Highs!



Safe Money Report - The Uneasy Investor • Fall 2004

"If you're feeling less than comfortable with your investments, you're in good company. Millions of investors feel just like you do.

"Let me show you how you can cure the stock market jitters … eliminate high-risk stocks from your portfolio … DOUBLE YOUR MONEY when weak companies fail … and use my highest-rated stocks to grab gains of 215% … 301% … 408% … up to 496%!"



S&P 500 has only recovered half of the ground it lost since its 2000 high, and the tech-heavy Nasdaq is still DOWN TWO THIRDS from its all-time highs.

More recently, over the last 18 months, 71 S&P 500 stocks have fallen more than 10% … 41 have fallen more than 25% … and 15 stocks have fallen 50% or more — and a staggering 310 Nasdaq stocks have lost 50% of their value or more in the same time period!

So, if you're feeling less than comfortable with your investments, you're in good company. Millions of investors feel just like you do. They know none of these new risks are going to vanish anytime soon. But most investors incorrectly assume they have no choice but to get used to it.

Not true. You can insulate the bulk of your nest egg from stock market uncertainty. You can eliminate weak stocks from your portfolio. You can find the needle-in-the-haystack strong stocks still out there. And I have practical, real-world help for you. I'm talking about four, absolutely unique tools with the power to help you …

Cure The Stock Market Jitters Now!

My mission is to help you leave worry behind — get excited about your investments again. And I'll do it by helping you:

- Insulate the bulk of your wealth from stock market uncertainty altogether — with secure investments that can deliver of total return of up to five times what CDs and money market funds offer …
- Substantially minimize losses in your stock portfolio by eliminating WEAK stocks before they crash and burn …
- GROW STEADILY RICHER — by investing confidently in STRONG stocks that could hand you gains of 215.2% … 301.2% … 408.4% — up to 496.2% — and …
- Add a powerful kicker — with a strategy that could double your money when the weakest companies in the market fail.

Let's roll up our sleeves and get started right now — with FOUR ESSENTIAL STEPS you can begin taking immediately …

STEP #1:

Lock your long-term savings away — into high-yielding vehicles that can't be touched by stock market dangers.

If the heartbreak of crashing stock prices in 2000-2002 proved anything, it's that the stock market is NOT the place for your emergency reserves … NOT the place for the bulk of your life savings … and certainly NOT the place for your all-important retirement.

Please Turn …

In the 1990s, millions of Americans invested their savings in the stock market … and lost more than $10 TRILLION from the peak in March 2000 to the bottom of the crash in October 2002.

I sincerely hope you weren't one of them. But if you were, it wasn't your fault. Some of the most respected names on Wall Street did their dead-level best to convince you to risk it all. Why? Because Wall Street brokers make a fortune pushing you into risky stocks.

Please — do NOT make the same mistake again!

Considering all the stock market risks you're facing now, it is absolutely imperative that you keep your long-term savings sacrosanct — and separate from your investment capital. Move cash reserves to cover your expenses in an emergency — and especially your retirement savings — into things that jealously guard your principle, and could give you total returns up to FIVE TIMES the interest that CDs and money market funds offer.

If you're willing to do that, I'm here to help — with a FREE copy of my **Prudent Investor's Guide to Maximum Yields With Minimum Risk** — my hot-off-the-press roadmap to safely growing the money you can't afford to lose.

In this invaluable guide, I introduce you to the ultra-low-risk vehicles and strategies that can give you ultimate peace of mind. I give you a detailed introduction to these muscle-bound savings vehicles … show you where to buy them commission-free … even how to know when it's time to trade up for even greater returns — my complete, step-by-step strategy.

I'm NOT talking about dull, boring investments that dole out a stingy 1% or 2% return. Unless I miss my guess, this strategy could soon have you making 10% or more with some of the least risky investments in the world. So you

Five Times BETTER Than CDs!

Low-Risk, High-Return Savings Vehicles Bankers Never Tell You About

Most people think that Treasury securities are strictly good for earning interest. Not true! You can also use them as a conservative vehicle for making nice capital gains. So between the interest and the gains, your total return can be much higher than the interest alone.

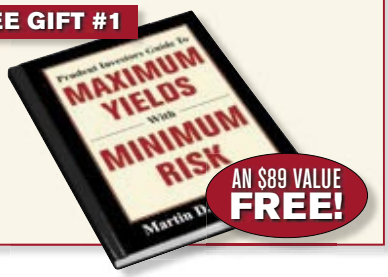
Consider this real life scenario: In the not-too-distant future, you buy a 10-year Treasury note yielding 7%. As the economy weakens, interest rates come back down. So the yield on new Treasury notes declines by 1.5 percentage points within a year, driving UP the value of your 7% Treasury note. You sell the note and make a total return (interest plus capital gain) of 16.9% — not bad for an investment that's guaranteed by the U.S. government.

No guarantees, but I'm confident we will see many other opportunities like these, or better. And I'm looking forward to helping you with the *Prudent Investor's Guide to Maximum Yields With Minimum Risk* — my hot-off-the-press roadmap to safely growing the money you can't afford to lose.

In this invaluable guide, I introduce you to the ultra-low-risk vehicles and strategies that can give you ultimate peace of mind.

I give you a detailed introduction to these muscle-bound savings vehicles… show you where to buy them commission-free… even how to know when it's time to trade up for even greater returns — my complete, step-by-step strategy.

FREE GIFT #1

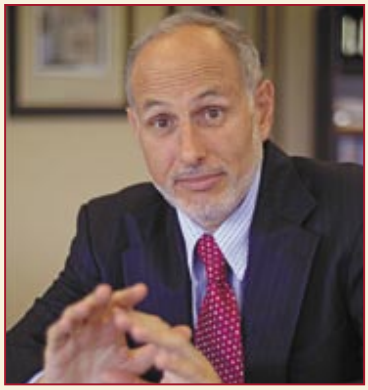


I urge you: Send for your FREE copy today!

Safe Money Report - The Uneasy Investor • Fall 2004

"Considering all the stock market risks you're facing now, it is absolutely imperative that you keep your long-term savings sacrosanct — and separate from your investment capital.

"Let me help you earn up to FIVE TIMES the returns your CDs and Money Market Funds pay you: Send for your FREE copy of *MAXIMUM YIELDS WITH MINIMUM RISK* — and 7 MORE money-making guides — today!"



can grow your wealth with peace of mind! (more on this essential guide in a moment).

STEP #2:

DUMP every high-risk stock you own NOW.

If history teaches us anything, it's that investing in weak companies — firms with high debt, low or no earnings, excessive valuations and other fundamental weaknesses — is a fool's game: A game investors rarely win.

Do stock brokers know this? Of course they do! And yet many are still awarding "BUY" ratings to companies they know stink to the high heavens. Why? Because it makes their wallets fat — by helping them secure lucrative investment banking business from those companies.

I beg you: DO NOT BE SEDUCED!

Back in 1994, I spotted the phony ratings that major Wall Street brokers were pawning off on their clients. I recognized a crying need for honest, accurate, objective and conflict-of-interest-free stock ratings investors can rely on.

So, working with my crack team of analysts and computer programmers, I created my **Weiss Stock Ratings** to be a 100% objective, conflict-of-interest-free alternative to the often-biased ratings that became the trademark of Wall Street.

Specifically, I created a unique, proprietary tool with two objectives:

1. To accurately identify the high-risk stocks that no prudent investor would knowingly want to touch with a ten-foot pole, and …

2. To guide you to high-quality, "Needle-in-a-Haystack" stocks that offer you world-class profit potential PLUS relative peace of mind.

Today, the Weiss Stock Ratings are widely recognized as the 100% objective "gold standard" of investment ratings — the ultimate, conflict-of-interest-free alternative to biased broker ratings. And because the Weiss Stock Ratings are offered by a recognized, credible, independent firm that has nothing to gain by spinning or slanting its ratings in favor of weaker companies, they're ratings you can trust.

Considering the substantial risks we've already discussed, I urge you to meticulously check the Weiss Stock Ratings for your stocks and dump the shares that expose you to excess risk — and do it NOW!

Again — I want to help: And in a moment, I'll invite you to send for a FREE copy of my just-updated guide to help you do just that: **1,952 Stock Market Dogs to Dump NOW!**

Please Turn …

In this eye-opening report, I give you the names, ticker symbols and Weiss ratings of the 1,952 lowest-rated stocks in the market — many of them still highly rated by major Wall Street brokerage firms. These companies are like booby traps in your portfolio — companies that can cost you a bundle even with the slightest hiccup in the markets.

I'll invite you to send for your FREE copy of this indispensable guide in a moment. I urge you — for your family's sake: Make sure none of YOUR stocks are on this list!

STEP #3:

Make absolutely sure that every stock you own — or are contemplating buying — has earned my highest rating!

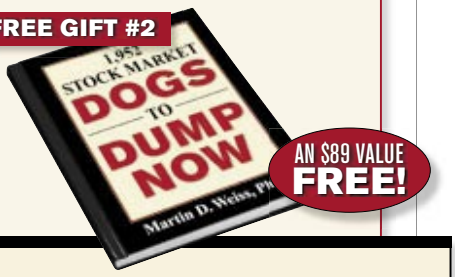
In risky times like these, it pays to own ONLY the strongest, safest-rated stocks available! To do this, you must first have a way to make sure your stocks have the very best chance of holding their own in a down market and beating the pants off other stocks in an up market. You want stocks with the lowest possible downside risk and the best possible potential for solid growth.

The Ultimate "Minesweeper" for At-Risk Stock Portfolios

In this eye-opening report, I introduce you to the 1,952 lowest-rated stocks in the market — many of them still highly rated by major Wall Street brokerage firms. These companies are like land mines in your portfolio: Lousy companies that could cost you a bundle even with the slightest hiccup in the markets.

Make sure none of YOUR stocks are on this list — BEFORE IT'S TOO LATE!

FREE GIFT #2



Dump These 25 Dogs NOW!

Here are just 25 of the stocks listed in your FREE copy of *1,952 Stock Market Dogs To Dump NOW!* If you own any of these low-rated stocks, speed-dial your broker and sell them RIGHT AWAY!

3Com Corp.	Ford Motor Co.	NTL Inc.
Akamai Technologies Inc.	General Motors Corp.	RJ Reynolds Tobacco Hldgs.
Allied Waste Industries Inc.	Host Marriott Corp.	Sepracor Inc.
BHP Billiton PLC	Imclone Systems Inc.	Solectron Corp.
Blockbuster Inc.	Level 3 Commun Inc.	Teco Energy Inc.
Broadcom Corp.	Liberty Media Corp.	Tenet Healthcare Corp.
Celestica Inc.	Metro Goldwyn Mayer Inc.	XM Satellite Radio Hldgs. Inc.
Comcast Corp.	Millennium Pharmaceuticals Inc.	
Duke Energy Corp.	Nortel Networks Corp.	

Send for your FREE copy of 1,952 Dogs to Dump NOW — TODAY!

The above list is based on data provided by Weiss Ratings, Inc., a sister company of Weiss Research, Inc.

Safe Money Report - The Uneasy Investor • Fall 2004

"Do *you* own one or more of my lowest-rated stocks — a stock that could be about to shock you with major losses?

"Are *you* missing out on my highest-rated stocks — stocks that could hand you gains of 215% … 301% … 408% … up to 496%?

"There's only one way to find out: Send for your FREE copy of *1,952 STOCK MARKET DOGS TO DUMP NOW,* plus *AMERICA'S 100 STRONGEST STOCKS* — and 6 more money-wise guides — right away!"



How? Get your hands on my just-updated Weiss Stock Ratings guide: **America's 100 Strongest Stocks!**

In America's 100 Strongest Stocks, I introduce you to the cream of the crop: The one hundred stocks that have just earned my highest rating. These are true needles in a haystack — the top 100 of the 7,714 stocks we cover — representing just over 1% of the issues traded on U.S. exchanges today. And every one of them has virtually every single factor in near-ideal alignment to give you maximum profit potential with the lowest risk.

I'll tell you more about this essential profit guide — and invite you to get your FREE copy — in a moment.

STEP #4:

Let me introduce you to a dozen real "stinkers" with the potential to DOUBLE YOUR MONEY.

Owning the best stocks on the market is a great way to maximize your profits and minimize your losses. But if you don't mind taking slightly greater risk, the absolute worst stocks on the market can make you richer, too.

In **12 Stock Market Stinkers That Could Double Your Money**, I introduce you to the one-dozen stocks that have earned my lowest ratings AND whose financials are so weak, they're likely to crash and burn at virtually any moment: Companies with ridiculously high debt … pathetic earnings or even no earnings at all … and that are outrageously over-valued and riding for a fall.

That's important: Because when lousy companies fail, they can spin off profits like crazy! And in your FREE copy of **12 Stock Market Stinkers**, I give you my complete strategy for reaping windfall profits — up to DOUBLE YOUR MONEY — if they bite the dust! PLUS, I give you a simple technique that minimizes your risk while letting your profits run!

I'll tell you more about **12 Stock Market Stinkers** and your four other profit guides in a moment. First, let me show you why it's absolutely essential for you to send for your FREE copies NOW …

Indispensable help in an unsafe world

Fact is, the 2,064 Weiss Stock Ratings in your four profit guides can give you an enormous advantage:

Over the past 2 1/2 years, 73.8% of stocks we rated a "buy" jumped in value — and the average highly-rated stock

Please Turn …

Why Not Own The BEST?

In **America's 100 Strongest Stocks,** I introduce you to the cream of the stock market crop: The 100 stocks that have just earned my highest rating!

These are true "Needle-In-A-Haystack" stocks, representing just over 1% of the stocks traded on U.S. exchanges today, with all the fundamentals necessary to do you proud in today's high-risk environment.

Each one has sterling management… solid earnings growth… is a great value — and has all the fundamental qualities necessary to both help insulate your wealth while handing you world-class profits in the months ahead.

For example…

■ **Red-Hot Energy Play To Buy NOW:** This little-known energy company finds and develops oil and gas products and it's red hot! Its share price soared a whopping 48% in the last 12 months — beating the average S&P 500 stock by nearly five to one, and yet this world-beating stock is still cheap at just 15.8 times earnings!

And the good news just keeps on coming: In the first six months of 2004, revenues jumped nearly 50% and net income jumped 59%. Net margin remains among the highest in its industry. Gross margin for the past 5 years is more than 50% better than its industry average, and net margin is double the industry average. And if all this isn't enough to excite you, this outstanding stock pays a dividend of twenty cents per share!

■ **A Dream Stock For Troubled Times:** This highly diversified manufacturing company makes electronic devices, reinforced plastic sheeting, cargo parachutes, uniforms and protective wear for the U.S. military.

Earnings per share are up to DOUBLE its competitors and are growing up to 7 times faster.

Plus, this company enjoys nearly double the working capital of its average competitor and a staggering eight times more net cash. Management is world-class. This company boasts 50% higher net income per employee than the average company in its sector, and its operating margin and return on assets are among the highest in its industry.

With credentials like these, it should be no surprise that the stock price has been on a tear since 2001 — and yet it's still cheap at just 20 times earnings!

■ **The ONLY Automotive Stock To Own Now:** Few investors have ever even heard of this company, and yet it designs and manufactures advanced components for the world's largest car and truck manufacturers — including premium brands like Mercedes and BMW. No matter who prevails in the car sales wars, shareholders of this stock win!

Even better: It's a screaming bargain — valued at only 9.2 times earnings — less than half that of the S&P 500! But despite its bargain price, this stock boasts one of the highest net margins in its industry,



and return on assets is nearly double the industry average. Total debt to equity is about one-tenth that of its competitors in its sector.

And get this: In the last 12 months, revenues grew nearly twice as fast as its average competitor's, and earnings per share grew more than four times faster. The icing on the cake: You also get a hefty 2.2% dividend!

■ **Essential Products, Unquenchable Demand:** Only a handful of investors have ever even heard of this company — and yet it is a critical supplier of water in the Western Hemisphere! This company is growing like crazy: Revenues are up 60% in the last 12 months alone, and earnings per share growth is an amazing six times the industry average!

With growth like that, you'd expect this stock to be expensive — but you'd be wrong: Price-to-sales and price-to-book ratios are the best in its industry. PLUS, you get a 1.9% dividend!

■ **Earnings UP 157% And Flying HIGHER:** This "household name" food processing company, with distributors throughout the southern and western United States, offers you soaring earnings per share: They've jumped 157% in the latest 12 months — sixteen times faster than its competitors!

What's more, return on assets is nearly three times that of its competitors in its sector, and its five-year dividend growth rate is more than eight times higher. Nevertheless, the stock is still selling for as little as half that of many of its competitors: Just ten times earnings.

Send for your FREE copy of America's 100 Strongest Stocks RIGHT AWAY!

Safe Money Report - The Uneasy Investor • Fall 2004

DOUBLE YOUR MONEY
When The Weakest Companies Fail!

In this fascinating guide, I introduce you to the 12 most feeble stocks in America: A dozen companies that have not only earned my lowest rating, but also have ridiculously high debt… pathetic earnings or even no earnings at all … and that are outrageously over-valued and riding for a fall. And I give you my complete strategy for reaping windfall profits — up to DOUBLE YOUR MONEY — as they bite the dust.

For example:

Stock Market Stinker #1: This pathetic excuse for a company is a major "household name" producer and distributor of fresh produce. But it only has $1.7 million in total assets, $949,272 in liabilities, and its cash reserves are shrinking fast — and yet investors have sunk a whopping $822 million into its stock!

It gets worse: For the first quarter of this year, sales fell at the annual rate of 24% and its net income fell 25%. Its gross margin for the last 12 months is less than HALF the industry average, and it produces one-sixth as much net income per employee as its average competitor!

And even worse: This company's return on investment for the last 12 months is about 33% lower than its average competitor, and earnings per share have fallen 31.1% in the most recent quarter, compared to an 18.5% increase for its average competitor.

FREE GIFT #4



Stock Market Stinker #2: This wireless communications company is one of the weakest competitors in its crowded field. Total revenues are only $4 million, and yet investors have sunk $6 million into the stock. And, although it is losing $694,000 per year, its Price/Cash Flow ratio is double the industry average, and Price/Tangible Book is 1,200% higher than its competitors!

Meanwhile, this digital dud's gross margin is 50% lower than the industry, return on investment is a MINUS 325% for the past five years, and its cash position has plunged nearly 22% in the last 12 months!

I'll name twelve stinkers like these for you in your free guide… show you how they could DOUBLE YOUR MONEY in the months ahead… and even give you an easy way to keep your risk to a minimum!

Send for your FREE copy of 12 Stock Market Stinkers — TODAY!

rose by double digits.

You might think that, because I emphasize safe investing, my highest-rated stocks would be dull, stodgy, boring companies. But nothing could be farther from the truth. Many of my high-rated stocks have triple, quadrupled, even sextupled in the last year:

In June 2003, Urban Outfitters received a positive Weiss Stock Rating and has since risen 215.2% in value … Inter Parfums — another high-rated stock, jumped 251% in a year … and Highway Holdings LTD soared 267.7%.

In the same time period, high-rated Deckers Outdoor Corp rose 285.2% … Arrhythmia Research Tech jumped 301.24% … Middleby Corp flew 373.9% higher … Cal-Maine Foods soared 408.4% … and Hansen Natural Corporation skyrocketed a whopping 496.2%!

Meanwhile, many of the stocks that earned my LOWEST ratings have taken a royal beating: Since June 2003 for example, low-rated Northwestern Corp … Com 21 … DVI Inc … Sunshine Ventures … Team America Corp … American Fire Retardant Corp and many other low-

Please Turn …

rated stocks have lost 99% of their value or even MORE!

Now, my Weiss Stock Ratings have proven to be so accurate in identifying the best stocks — and warning investors away from the riskiest ones, that …

The Weiss Stock Ratings Are Now Offered By Wall Street's Biggest Brokers!

Sure — other analysts offer stock ratings; but most of them are only pale imitations. The Weiss Stock Ratings stand head and shoulders above others. And now, Wall Street itself has given the Weiss Stock Ratings its stamp of approval!

In an admirable move to level the Wall Street playing field — and to make sure that their clients have access to objective, independent analysis — some of the world's largest brokerages are now giving their clients independent ratings on stocks they recommend!

I'm delighted to announce that several of Wall Street's largest brokerage firms are using WEISS RATINGS as a primary source for independent stock ratings they give their clients!

In fact, these Wall Street brokerages value our Weiss Stock Ratings so highly, they pay thousands of dollars per year for each stock we cover for them!

Now, if my Weiss Stock Ratings are so accurate that some of Wall Street's largest brokerage firms now share them with their clients …

Shouldn't you rely on our Weiss Stock Ratings to guide you to a better class of stocks — and to warn you AWAY from the worst stocks on the market?

Maximum Yields With Minimum Risk … America's 100 Strongest Stocks … 1,952 Stock Market Dogs to Dump NOW … and 12 Stock Market Stinkers That Could Double Your Money – Are Yours, FREE!

For a limited time, you can get all four essential profit guides — including 2,064 of the Weiss Stock Ratings that several of the largest brokers on Wall Street pay thousands of dollars for — FREE!

If any major broker were to pay us to cover all 2,064 of these stocks for them, it would cost them several million dollars!

But I don't want you to pay that much.

• THE WEISS STOCK RATINGS •

Offered By Wall Street's Biggest Brokers!

Sure — other analysts offer stock ratings; but most of them are only pale imitations. The Weiss Stock Ratings stand head and shoulders above others. And now, Wall Street itself has given the Weiss Stock Ratings its stamp of approval!

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"Now, if my Weiss Stock Ratings are so accurate that some of Wall Street's largest brokerage firms now share them with their clients…

"Shouldn't *you* rely on them to guide you to a better class of stocks — and to warn you AWAY from the worst stocks on the market?"

Send for your FREE Weiss Ratings Guides TODAY!



To the contrary: If you'll apply for a half-price, risk-free trial membership in my SAFE MONEY INVESTORS SERVICE, I'll rush you all three profit guides — including 2,064 of my coveted Weiss Stock Ratings — completely FREE of charge!

You get …

1. The Prudent Investor's Guide To Maximum Yields With Minimum Risk — with the vehicles and strategies designed to hand you up to FIVE TIMES the return CDs and money market funds currently offer you …

2. 1,952 Stock Market Dogs to Dump NOW — with a complete listing of my 1,952 lowest-rated stocks: The landmines that could scuttle your portfolio, and …

3. America's 100 Strongest Stocks — the companies that have just earned my highest rating: These are true "Needle-in-a-Haystack" stocks with all the fundamentals necessary to help you protect your principal while handing you world-class profits in the months ahead.

4. 12 Stock Market Stinkers That Could DOUBLE YOUR MONEY — the companies with the most ridiculously high debt, the most pathetic earnings, and the most outrageous over-valuations … plus my complete strategy for reaping windfall profits — up to DOUBLE YOUR MONEY — as they bite the dust.

MORE Indispensable help for troubled times

Once you've put your four profit guides to work, you're going to need on-going updates. And you'll get them with your new membership in my SAFE MONEY INVESTOR SERVICE!

I've made sure that when you join me, you get everything you need RIGHT AWAY — and that it continues to give you regular updates electronically and via First Class mail, week after week:

Instant Gratification:

DOWNLOAD … READ … and start USING all FOUR investment guides to insulate your wealth and profit RIGHT NOW — a $356 value — FREE!

Normally, each of these eye-opening investment guides would be priced at $89 — $356 for all four. But I want you to have them absolutely FREE!

Just complete and return the enclosed membership application or dial TOLL-FREE 1-800-236-0407 and tell the operator you're accepting a risk-free trial membership in my SAFE MONEY INVESTOR SERVICE at the Half-Price Introductory Rate.

Please Turn …

• The #1 Lie Washington And Wall Street Want You To Believe •

Corporate Execs Will NEVER AGAIN Lie About Earnings! (…yeah, RIGHT!)

Corporate fat cats know that the SEC is watching them like a hawk — and many still can't help but fudge the numbers:

■ The accounting debacle at Veritas earlier this year is still being investigated…

■ Investors recently filed a lawsuit to recover more than $1 billion they claim was paid to executives of Computer Associates International Inc. based on erroneous financial reporting (the company has restated $2.2 billion in revenue)…

■ The Securities and Exchange Commission is looking into accounting irregularities at Easy Link Services — a technology company whose audit committee once included SEC Chairman William Donaldson.

■ And that's only the tip of the iceberg!

Moral: The only way to avoid getting stuck with lousy stocks is to get the kind of independent rat-

I urge you: Send for your FREE Weiss stock ratings guides NOW!

We will immediately give you the details you need to download your FREE copies of all four reports RIGHT NOW — and get started today!

Or, if you prefer, we will rush printed copies of each guide to you in the mail.

I've made sure that, when you join me in my SAFE MONEY INVESTOR SERVICE, you get more wealth-saving, wealth-building help than from any other advisory in existence.

Unlike other publications that only give you 12 or maybe 24 issues per year, you'll hear from me MORE THAN 100 TIMES PER YEAR — and you get this unique guidance in ways that are most useful to you:

In your mailbox AND on my website AT LEAST once each month, you get my SAFE MONEY REPORT — with the help you need to …

■ **Get COMFORTABLE with your investments again:** Once you master an understanding of the fundamental megatrends driving the economy and the investment markets, the veil of confusion lifts … uncertainty vanishes … and you clearly see the dangers AND the rich profit opportunities before you — perhaps for the first time ever.

That's why every issue of SAFE MONEY begins with an unhedged, no-holds-barred exposé of the secret investment facts of life that neither Washington nor Wall Street want you to know … PLUS my clear-cut analysis of how rising inflation, crashing bond markets and skyrocketing interest rates will affect your wealth and investments in the months ahead … AND my no-nonsense, nitty-gritty guidance on how to not only insulate yourself but also to profit handsomely!

■ **GROW YOUR CONSERVATIVE PORTFOLIO faster:** Fed up with lousy little 1% returns in CDs and money market funds? That's for the birds!

I have a better way: My Mr. Conservative portfolio gives you clear "buy," "hold" and "sell" recos for every conservative investment I recommend in every issue of **SAFE MONEY REPORT!**

■ **MULTIPLY THE SIZE OF YOUR AGGRESSIVE GROWTH PORTFOLIO with moderate-risk investments that could**

• The #2 Lie Washington And Wall Street Want You To Believe •

Wall Street Brokers Will NEVER AGAIN Tell You To Buy Stocks They Know Are Lousy! (...BALONEY!)

Think that all stock brokers have cleaned up their act? Think again! According to the National Association of Securities Dealers (NASD), the number of actions against brokerage firms has set new records in each of the last three years.

In 2003 — the last complete year for which data is available — the NASD filed 1,352 enforcement actions and barred or suspended 830 individuals for violation of securities laws!

I've said it before and I'll say it again: Brokers are not in business to make you rich. They're in business to make themselves rich.

Blindly trusting a broker to give you honest stock advice is just plain nuts.

That's why you need a dependable source of independent, 100% objective, conflict-of-interest free ratings for every stock in your portfolio.

I urge you: Send for your FREE ratings guides TODAY!

soar up to 562% — even in these rocky markets: As a seasoned investor, you know that all investments involve risk, and losses are always possible, especially when you aim for high rewards.

But if you need to grow your portfolio faster — and if you're willing to accept a modicum of risk, SAFE MONEY REPORT helps you there, too — with investment recommendations that have soared as much as 562% in recent years! You get clear, concise "buy," "hold" and "sell" signals in every issue!

■ **GET HONEST, 100% OBJECTIVE, CONFLICT-OF-INTEREST-FREE ANSWERS to your most pressing investment questions:** Got a question about my published recommendations or analysis? Fire it off to me by e-mail or snail mail and we'll share the most helpful questions and answers in every issue of **SAFE MONEY REPORT!**

What's more, you get all this in the most convenient and useful way possible for you:

1. Via First-Cla Mail: Frankly, I never understood why so many investment newsletters are delivered in the slowest way imaginable — by Second Class mail that can take up to two weeks to reach you. Everything those analysts have to say is old hat — STALE — before YOU have the chance to act on their recommendations!

That's why I mail every issue of SAFE MONEY REPORT via FIRST CLASS MAIL — you get my analysis and recommendations in an average of three to five days instead!

2. INSTANTLY on the World Wide Web: In times like these, when the investment environment can change in the twinkling of an eye, you need help making your all-important investment decisions as soon as possible. That's why I also post each full issue of SAFE MONEY REPORT on our website the minute it's published.

Just surf over to my website, type in your password and read SAFE MONEY REPORT the instant it's published each month. The days you save by getting my investment recommendations instantly could add THOUSANDS of dollars to your bottom line!

Continued on page 19

Stock Market Risk Factors:

11 Reasons Why You Can't Afford To Own Anything BUT My Highest Rated Stocks Now

In all my 30 years as an investment analyst, I have never seen a riskier investment environment…

Risk Factor #1
RISING INTEREST RATES:
After more than four years of falling interest rates, the Fed raised rates for the first time on June 30 and again on August 10. And because inflation is now running well above short-term interest rates, many MORE rate hikes now seem inevitable.

Your Risk: Rising interest rates have a negative impact on entire sectors of the stock market — especially the weakest banking, construction and automotive stocks.

Risk Factor #2
RISING INFLATION:
Consumer price inflation, once thought dead, is already running at an annual rate of 4.8% — FIVE TIMES HIGHER than its 2002 low, and more than double the rate for all of last year!

It gets worse: The Producer Price Index — an indicator of future consumer price inflation — jumped at an annualized rate of 8.4% in April 2004. That fact ALONE is a signal that the inflation rate is likely to double AGAIN in the months ahead!

Your Risk: Nervous investors abandon weak and marginal stocks in favor of precious metals and other tangible assets.

Risk Factor #3
FOREIGN INVESTORS DUMP U.S. STOCKS & BONDS:
With the dollar falling on international markets, overseas investors get clobbered. Any stock gains or bond yields are gutted by currency losses.

Your Risk: Foreigners DUMP your stocks and bonds, pounding their prices to a pulp.

Risk Factor #4
THE STALLING RECOVERY:
U.S. GDP is now growing at less than HALF the 8.2% rate of September 2003: It has fallen to just 3.9% in the latest quarter.

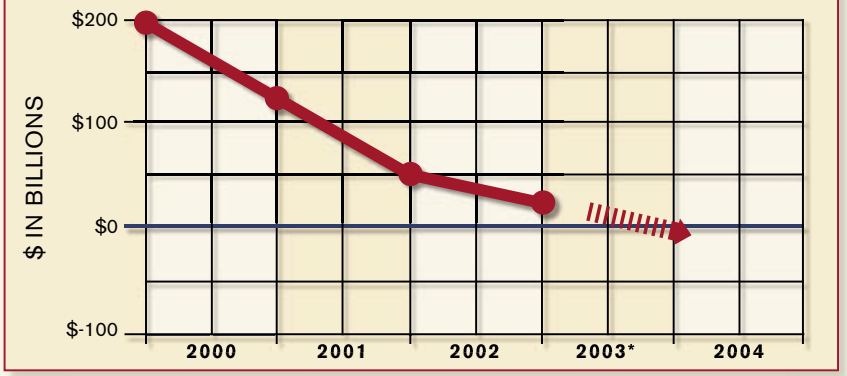
Plus, in a recent month, the government shocked the markets by announcing that job growth was only half of what it had expected. Housing starts have plunged. Auto sales and other sectors are getting clobbered. All told, unemployment is still high, at 5.6%.

Your Risk: The weaker-than-expected recovery convinces investors that the economy is not out of the woods yet. They rush out of at-risk companies and drive their share prices down.

Risk Factor #5
CONSUMER SENTIMENT CRATERS:
Remember: For the past 13 months, the U.S. economy has been boosted by tax refunds. Now, those are spent. And consumers are beginning to slam their wallets shut on big ticket items.

Your Risk: Lower consumer spending slams the earnings of weak companies in which you own shares.

Foreign Investment Is Already PLUMMETING!



* annualized

Safe Money Report - The Uneasy Investor • Fall 2004

Risk Factor #6
OIL & ENERGY PRICES SURGE:
Global demand skyrockets. Supplies are tight as a drum. Oil transporters and refiners run full tilt. Terrorists target both the Iraqi and Saudi oil fields. Oil prices rise and fall in the short-term — but the long-term trend remains definitely UP.

Your Risk: Rising costs and lower profits for weaker companies — including plastic manufacturers, airlines and other transport firms — drives the value of their stocks substantially lower.

Risk Factor #7
STOCK MARKET VOLATILITY:
Despite President Bush's massive economic stimulus packages — including huge tax cuts and the lowest interest rates in four decades — the S&P 500 has only recovered 50% of the ground it lost since its 2000 high.

It's even worse at the Nasdaq: The tech-heavy index is still DOWN 67% from its all-time highs reached in March 2000.

Your Risk: Impatient investors, disgusted with today's high risk and low returns, insist on owning only higher-quality stocks, thus cutting demand for weak stocks and driving their prices lower.

Risk Factor #8
INVESTORS ARE BAILING IN DROVES:
Daily trading volume is already hitting the skids. The stock market is winding itself into a tightly coiled spring. At the S&P 500, trading volume has fallen 5% since January 2004. And at the Nasdaq, it has declined a whopping 17%.

Your Risk: Investors focus only on stronger stocks; weaker companies crater while YOU own them.

Risk Factor #9
WEAK STOCKS ALREADY CRASHING:
While the S&P 500 AVERAGE is down only 5% since March 2002, 71 stocks have fallen more than 10%… 41 have fallen more than 25%… and 15 stocks in the S&P 500 have fallen 50% or more — and a staggering 310 Nasdaq stocks have lost 50% of their value or more in the same time period!

Your Risk: If you own one of these weak stocks when it crashes, you could lose up to 99% of your money virtually without warning!

Risk Factor #10
INVESTOR CONFIDENCE CRATERS:
Investor confidence has been falling for six months straight — and now sits at the lowest level since June of 2003.

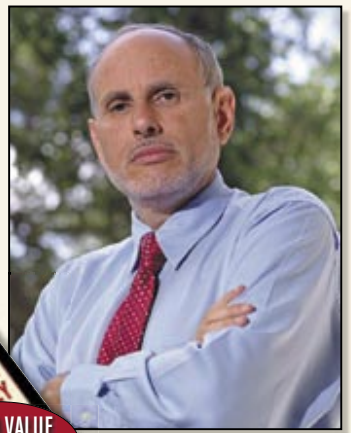
Your Risk: A stampede out of all but the strongest stocks on the market leaves you holding the bag — with weak stocks nobody wants.

Risk Factor #11
TERRORISM:
And if all this wasn't enough, the on-going threat of terrorism in the U.S. — and the possibility of more bad news from Iraq and Afghanistan — threaten to bludgeon the stock market at virtually any moment, without warning.

Your Risk: You own vulnerable stocks that are slammed by bad news.

No doubt about it: In uncertain times like these, it pays to own ONLY the strongest, safest-rated stocks available.

Send for your FREE Weiss Ratings Investment Guides TODAY!





Please Turn …

• RISK FACTOR #12 •

U.S. Banks Are In BIG Trouble!

The era of record low interest rates is over. Interest rates are rising, and with inflation surging at three times higher than short-term interest rates, the Federal Reserve will likely be raising rates for months on end.

According to the Office of the Comptroller of the Currency (OCC), this presents grave dangers to America's banks and financial institutions.

Chief reason: Over the last several years, banks have loaded themselves up with mountains of interest-sensitive securities and loan portfolios that could suffer severe losses in a rising interest rate environment.

For instance, according to the OCC, the value of interest-sensitive securities held by banks are near a record 20% of assets.

Mortgage related assets at banks now equal a record 28% of assets, up from 10% in 1987.

Most of these mortgage assets are on the balance sheets of Fannie Mae and Freddie Mac, which carry more than $3.5 trillion in mortgages.

Banks, S&Ls, and credit unions hold another $3.4 trillion. That's nearly $7 trillion in mortgage-related securities whose values are now vulnerable to rising interest rates.

The decline in the value of those assets is already beginning to impact the banks. Washington Mutual, one of America's three leading mortgage lenders, announced on June 28 that rising interest rates will knock 20% off of this year's profits. Its share price plummeted nearly 15% since its high on May 28.

Worse, giant mortgage provider Freddie Mac recently announced a $1.9 billion first quarter loss on its mortgage securities.

Interest-Sensitive Derivatives Bets At U.S. Banks Pose Huge Risks.

During the first quarter, the notional or gross amount of interest rate contracts at U.S. banks and financial institutions increased by $4.3 trillion, to $66.2 trillion.

Now, as rates rise, many of these bets are bound to suffer sharp declines in value which can easily inflict serious damage to the bottom line, just like what's happening at Freddie Mac.

No one knows how much they could lose — simply because no one knows exactly what they own or to what degree they are hedging their risk on each position.

But what the OCC does tell us is how much credit risk banks are taking in the event of a default by their counterparts in these trades. For instance…

- Bank One is risking nearly 59% of its capital.
- Bank of New York is risking 78.7%.
- Wachovia is risking early 80% of its capital.
- Bank of America is putting more than $2 at risk for every $1 in capital!
- At Citibank and HSBC Bank USA, the risk is even higher — $2.64 to one and $2.91 to one, respectively.
- But JP Morgan Chase beats them all: For every dollar of risk-based capital, this bank is now risking a whopping $8.90 in its derivatives positions.

Can you believe that? For every $1,000,000 in capital, it's putting $8,900,000 at risk in its huge speculative bets!

All told, a recent analysis by the OCC found that a rise in interest rates of a mere two percentage points would cause equity capital at 101 banks to fall by at least 25%. At 18 banks, it would fall by half or more.

The OCC's warning to banks, published June 29: "The OCC is particularly concerned about a repeat of the structural problems that faced a number of institutions during the last period of materially rising interest rates. Bank management and boards of directors should remember the lessons learned in 1994."

Our warning to you: Make sure you do not own stock in any financial institutions. Not one. If you do, sell now!

Send for your FREE Weiss Ratings Profit Guides right away!



Safe Money Report - The Uneasy Investor • Fall 2004

(Continued from page 15)

IN YOUR E-MAIL BOX almost every day of the year, you get up-to-the-minute analysis of fast-breaking investment events and clear instructions on how to turn them into tangible, real-world PROFITS!

Every week begins with MARTIN ON MONDAY — my exciting, high-energy, lavishly illustrated personal commentary on global events that are driving the markets NOW ... PLUS personal insights that put these events into an historical perspective you can quickly grasp.

And that's just the beginning: Whenever events dictate (in times like these, as often as three or four times per week), you get urgent e-mails to make sure market action doesn't catch you flat-footed or unaware.

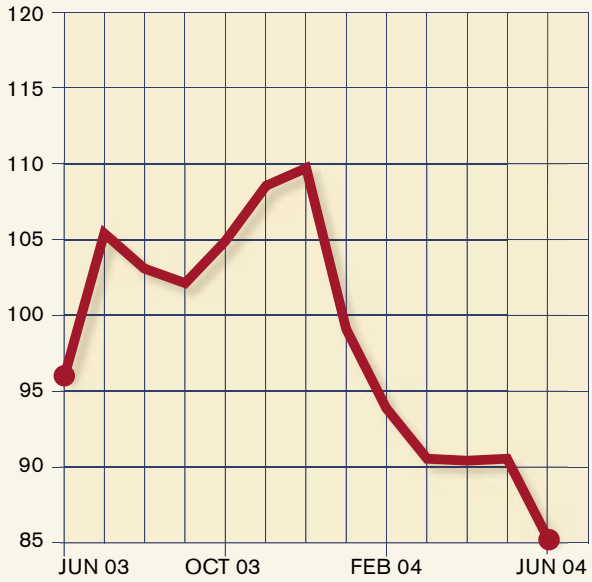
More than that: In many of these special bulletins, I show you how to USE the day's most exciting developments to position yourself for truly EXPLOSIVE profit potential in often-overlooked investments that could soar as much as 1,000% or more in a matter of days in volatile markets!

You get today's most powerful investment tools, PLUS MORE timely profit guidance 365 days a year, 24 hours a day on the WORLD WIDE WEB!

- Get my take on the day's hottest economic and market moves in my DAILY COMMENTARY and in my daily Question & Answer sections ...
- Read **SAFE MONEY REPORT,** and get urgent "buy," "sell" and "hold" signals for your conservative and growth portfolios the minute they're published — days before SAFE MONEY REPORT could reach you by mail ...
- Stay on top of the markets with my weekly MARTIN ON MONDAY and my urgent e-mail bulletins — complete with the urgent actions you must take immediately to protect and grow your wealth

• RISK FACTOR #13 •

Investor Confidence Is PLUMMETING!



Investor Confidence Index

Period:	June 2003 - June 2004
Previous month:	91.9
Current month:	85.5
Change from prior month:	▼ 6.4
12-month high:	109
12-month low:	85.5

"When your fellow investors worry, demand for weaker stocks collapses. And investor confidence has been falling for six months straight."



This is no time to go it alone!
Send for your FREE profit guides today!

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— the minute they're published …

PLUS, the SAFE MONEY website also lets you …

- Get up-to-the-minute QUOTES on stocks, bonds, options, and options chains …
- Search the stock market with handy QUICK CHARTS and reports on hundreds of stocks …
- Get up to speed fast with SNAPSHOTS on U.S. and foreign stock markets plus the top 25 domestic and 25 foreign stocks …
- Stay on top of fast-breaking INVESTMENT NEWS from across the U.S. and around the world …
- Maintain your portfolio online and create a watch list with MY TOOLS …
- Discover how any company is fairing against its competitors with our COMPETITIVE ANALYSIS tool …
- Plan for college or retirement — or even calculate foreign currency conversions with convenient on-line CALCULATORS …

AND, the SAFE MONEY website gives you tools to sharpen your investment skills — with …

• RISK FACTOR #14 •

Real estate companies are on the razor's edge!

Just about everybody involved in real estate — homebuilders, appliance makers, real estate brokers, mortgage companies and many other kinds of firms have been making money hand over fist for several years now. But as interest rates rise, there is a real risk that the demand for new homes may recede — and with it, the fortunes of real estate stocks.

The fact that the percentage of home buyers using ARMs vs. fixed rate loans is already at near-record levels is incredibly dangerous. Fed rate hikes will have the most dramatic impact on the short end — driving payments on ARMs skyward.

Plus, there's the fear that many first-time buyers, who took advantage of "no-money-down" loans will default on payments or even just walk away from homes in which they have no personal investment. Securities backed by unconventional mortgages, like no-money-down loans, has climbed to nearly $80 billion from less than $1 billion.

With interest rates rising, today's sky-high home prices are putting home ownership out of reach for many, thus further reducing demand.

In Orange County, California, the median price of a single-family home is $572,000, up 28 % in the last year alone. In the New York area, the median home price rose 88% from 1998 to 2003, to $353,000 from $188,100; in Miami, prices jumped to $226,800 from $121,500. And the median home price for the Washington area increased to $286,200 from $172,100. In San Bernardino County, a five-bedroom tract house that sold for $378,000 a year ago is on the market again for $609,000!

The real estate investment picture is even more worrisome. Many investors use the equity in one house as a down-payment on another; then using equity in the second property to finance a third, and so on.

This is all well and good as long as home prices keep rising. But when the carrying cost of those properties rises due to higher short-term rates driving up payments on the home equity loans, or prices stagnate, the dominoes can fall quickly, sending thousands of properties onto the market and driving values into the ground.

At that point, the stock of banks, mortgage companies, home-building companies — and every other kind of company that's been getting fat on the real estate boom — would likely crash and burn. And if you own these stocks, you could take huge losses.

Send for your FREE Weiss Ratings Profit Guides right away!



• RISK FACTOR #15 •

U.S. Automakers: Cruisin' for a Bruisin'?

U.S. automakers are being hammered by a triad of crises all at once:

First: They spent the last four years boosting sales with "triple-zero" deals — zero down, zero percent interest and zero payments for months on end. Plus, most car manufacturers offered big rebates to lure customers into dealers' showrooms.

As a result, they brought a huge amount of new car demand forward — sold cars that they ordinarily wouldn't have sold until 2004 and beyond. Now, with the number of new car shoppers dwindling, inventories are piling up.

Second: Rising gas prices are driving the cost of owning gas-guzzling SUVs and other popular vehicles prohibitive to many people, and they're staying away from new car showrooms in droves. That means even more unsold vehicles on dealers' lots.

Third: Rising interest rates are driving the car makers' costs up and taking a big bite out of profits. In an attempt to compensate for the loss in financing revenues last June, the automakers cut their rebate programs significantly, and sales plummeted. GM suffered a 12.1% sales decline. Ford's sales fell 7.8%.

As a result, there are now 3.52 MILLION unsold vehicles gathering dust in Detroit and at dealer showrooms across the country!

Now, they have no chance to continue cutting prices. An averaged-price new vehicle is more affordable now than at any time in the past 25 years, according to one measure by Detroit's Comerica Bank. In the first quarter it took 20.5 weeks of median family income to buy an average vehicle, down from 21.2 weeks in the fourth quarter of 2003.

Meanwhile, Ford has announced its plans to extend its normal two-week summer shutdown in July at five North American assembly plants, which manufacture the Explorer, Crown Victoria, Focus and other slow-selling models.

If you own any automotive stocks now, you may well be "cruisin' for a bruisin'!" PLUS, several other sectors are also on the razor's edge. Let me help you avoid major losses in 2004-2005.

Send for your FREE Weiss Ratings Profit Guides right away!

■ INVESTOR UNIVERSITY: Discover the secrets to selecting a broker you can trust … what almost nobody ever tells you about investment risk … how to turn the tables on Wall Street scam artists … how to become a profitable gold investor … and how to use the Weiss Windfall Strategy to both insulate your portfolio against loss AND lock in spectacular profit potential on major market moves!

■ OPTIONS UNIVERSITY: Put one of the world's most powerful profit-making tools to work for you … understand the risks … and learn both basic and intermediate strategies — including hedging … spreads … straddles and strangles … plus winning options writing techniques and more!

■ THE WISE INVESTORS SERIES: Discover how to get the best safety with the most yield … the secrets of profitable mutual fund trading … how to protect your wealth in a sinking economy … when and when NOT to buy annuities … life insurance 101 … using tax exempt bonds … and even a risk self-test to help you determine your own personal tolerance for risk!

■ SPECIAL EDUCATIONAL TOOLS: You also get ON-LINE INSTRUCTIONAL VIDEOS to help you more quickly master critical investment topics — and even an INVESTOR'S GLOSSARY to help you understand terms!

■ **AND MUCH, MUCH MORE!**

Please Turn …

• THE WEISS STOCK RATINGS •

The Investment Tool For All Seasons

The Weiss stock ratings have consistently and correctly identified the stocks with the highest and lowest probability of being higher in price one year after the rating date, in both rising and falling markets:

■ **October 2001 - September 2002 (declining market)**: Despite the decline in the market overall, stocks rated "A" and "B" enjoyed median gains of 0.1% and 1.8% respectively. In contrast, stocks rated "D" and "E" suffered declines of 23% and 48.2%, respectively.

■ **January 2002 - December 2002 (declining market):** The market decline deepened and broadened, affecting the majority of stocks. Nevertheless, stocks rated "A" continued to hold their own, with a gain of 0.9%. In contrast, stocks rated "D" and "E" suffered declines of 40.2% and 57.8%, respectively.

■ **April 2002 - March 2003 (declining market):** The market decline continued to broaden, impacting even the highest rated stocks. However, the decline in this category was contained to 8.2%, or less than one sixth the decline in lowest rated stocks.

■ **July 2002 - June 2003 (declining and rising market):** Stocks rated "A" enjoyed a gain of 3%, while stocks rated "E" suffered a decline of 14.3%.

■ **October 2002 - September 2003 (rising market):** This was an unusual period in as much as a large number of stocks with poor earnings — typically not identified as good stocks by Weiss — experienced dramatic recoveries from deeply depressed price levels. Nevertheless, stocks rated "A" and "B" continued to enjoy very respectable median gains of close to 20%.

Get The Weiss Stock Ratings Advantage:
Send for your FREE profit guides TODAY!



Gains of up to 496% possible!

You might think that, because I emphasize safe investing, my highest-rated stocks would be dull, stodgy, boring companies. But nothing could be farther from the truth. Many of my high-rated stocks have tripled, quadrupled, even sextupled in the last year:

In June 2003, **Urban Outfitters** received a positive Weiss Stock Rating and has since risen 215.2% in value since… Inter Parfums — another high-rated stock, jumped 251% in a year… and **Highway Holdings LTD** soared 267.7%.



And in the same time period, high-rated **Deckers Outdoor Corp** rose 285.2%… **Arrhythmia Research Tech** jumped 301.24%… **Middleby Corp** flew 373.9% higher… **Cal-Maine Foods** soared 408.4%… and **Hansen Natural Corporation** skyrocketed a whopping 496.2%!

At the same time, many of my LOW-RATED stocks have taken a royal beating: Since June 2003 for example, low-rated **Northwestern Corp… Com 21… DVI Inc… Sunshine Ventures… Team America Corp… American Fire Retardant Corp** and many other low-rated stocks have lost 99% of their value or even MORE!

• THE WEISS STOCK RATINGS •

It Pays To LOOK Before You LEAP!

To determine the Weiss Stock Rating for each of more than 7,714 listed stocks, we meticulously review all the important numbers on each stock. We look at 31 essential fundamental factors about each company — including the company's assets … its debt to equity ratio … its changes in cash position … its retained earnings … and its working capital.

PLUS, we analyze the stock's price history … its valuation, relative to the average S&P stock … and its profit potential, and much, much more.

Finally, we objectively award a simple rating — from "A" — our highest rating, to "E," our lowest rating. You get clear guidance: 100% objective and free of any conflicts of interests.

- If a stock you own or are considering buying is rated a "D" or "E," get rid of it.
- If its rated an "A" or "B," it's most likely to be among the strongest, most reliable stocks on the market.

More than that: You can know that these stocks earned their ratings fair and square — with no bias, no outside influence and no agenda to sell you on buying them.

- Complete coverage: Weiss rates 7,714 stocks — 15.4 times more than S&P.
- Best in the business: Since Weiss began publishing its stock ratings, it has frequently ranked #1 among research firms covering 1,500 stocks or more.
- Amazingly accurate: Over the past 2 1/2 years, 73.8% of stocks we rated a "buy" jumped in value — and the average highly-rated stock jumped by double digits.
- Tremendous advantage: Since I began issuing my stock ratings, 73% of the shares that earned my highest rating rose in value.

Other investment websites charge up to $460 for two years of access — but they can't give you my uncannily accurate economic and investment forecasts — let alone the proprietary tools you get on the SAFE MONEY web site.

Nevertheless, this powerful, money-making, money-saving resource — a $460 value — is yours FREE as a member of my SAFE MONEY INVESTOR SERVICE!

You'll even be invited to up to THREE live, in-person workshops with me every year!

When you join me in the SAFE MONEY INVESTOR SERVICE, you'll agree that it's nothing like you've ever seen before.

I designed my SAFE MONEY INVESTOR SERVICE to bring you my analysis and recommendations — PLUS today's most powerful money-saving, money-making tools — in ways that are faster, more effective and more convenient for you — in your mailbox, your E-Mail box or at your leisure on our enormous, power-packed web site.

I also make it a point to meet my SAFE MONEY members face-to-face whenever possible. So up to three times each year, I'll invite you to have breakfast with me or to join me in action-packed workshop sessions: 1) At the Orlando Money Show in February … 2) At the Las Vegas Money Show in May, and … 3) at the Blanchard Investment Conference in New Orleans.

Introductory Half-Price Offer:
YOU SAVE $189!

Normally, your two-year membership in the SAFE MONEY INVESTOR SERVICE would be a bargain at $378.

But if you join me now, it's just $189: That's just 26 cents a day — one-eighth of the cost of a single cup of Starbucks coffee — for expert guidance to protect all of your investments!

Please Turn …

When you join me for two years, you get **The Prudent Investor's Guide To Maximum Yields With Minimum Risk** … **1,952 Stock Market Dogs to Dump NOW** … **America's 100 Strongest Stocks … and 12 Stock Market Stinkers That Could DOUBLE YOUR MONEY** — FREE.

PLUS, if you sign up for two years, you'll qualify for four MORE Emergency Profit Guides — FREE:

Emergency Profit Guide #1: STOCK MARKET BONANZA! In this report, I name the single, ultimate natural resource investment that I think is ideally positioned for truly spectacular profits in this unique new environment. It's extremely easy to buy at anytime.

It gives you a broad play on the entire sector. And even BEFORE natural resources take off in price, it has already more than DOUBLED in value, with much more likely to come! Plus, I give you a list of the stocks most likely to crash and burn.

Even if you do nothing more than avoid their purchase, this information could save you a fortune.

And if you go beyond — with investments that are specifically designed to go up as these stocks decline — you could turn the disaster into a profit bonanza!

Emergency Profit Guide #2: INTEREST RATE BONANZA! It's no secret that the days of declining interest rates are gone for good. The Fed itself admits that rates must rise in the months ahead. The only question is, do you know how to PROFIT in a rising-interest-rate environment?

To help you profit DIRECTLY from rising interest rates, I have selected a special mutual fund that I believe is perfectly designed for this goal. You have probably never heard of this fund. Even your broker probably doesn't know of its existence.

Yet this fund is run by a large mutual fund company and readily available to all U.S. investors with no load and no strings attached.

You'd expect America's #1 investor advocate to offer you the greatest value imaginable.

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■ Wall Street's biggest brokers pay thousands per year for each stock we cover for them. If they were to ask us to cover all 2,064 stocks covered in your FREE profit guides, it would cost them millions of dollars!

Your price: *FREE!*

■ Your four additional profit guides are nationally advertised for $89 each — $356 in all.

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■ The muscle-bound SAFE MONEY WEBSITE with all of its world-class research tools, educational materials and daily updates is only available through this special offer. Other investment websites charge up to $230 per year for lesser services.

Your price: *FREE!*

■ Investors pay up to $15 for each Weiss Mutual Fund Rating they need. But I want you to have all 7,954 of them when you join me in the SAFE MONEY INVESTOR SERVICE within the next 10 days.

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I urge you: This limited offer is the greatest value ever — just too good to pass up.

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This mutual fund is especially designed to make you money whenever Treasury bond prices fall (an automatic consequence of rising Treasury interest rates). For example ...

- If the 30-year Treasury bond price goes down by 10%, this fund is designed to go up 10%.
- If the Treasury bond price goes down by 20%, your investment is designed to go up by 20%.
- If the Treasury bond price falls by 30%, it is designed to go up by 30%.

With the deficit ballooning wildly out of control, I expect Treasury bond prices will fall by AT LEAST 20%, handing you a potential gain of at least 20% with this fund.

Emergency Profit Guide #3: GOLD BONANZA! I'm already helping my SAFE MONEY readers profit handsomely from this mega-trend! When gold prices edged modestly higher in 2001-2002, the gold stocks we recommended skyrocketed by an average of more than 100%. Agnico-Eagle jumped 144% ... Royal Gold also jumped 144% ... and Glamis Gold jumped a whopping 562%.

That's enough to turn a $25,000 investment into $165,500!

In your FREE copy of **GOLD BONANZA**, I name the three gold mining companies that give you the best profit potential with the least possible risk.

Emergency Profit Guide #4: ENERGY BONANZA! I want you to get in at bargain prices of the coming oil bonanza with stocks that you can still buy at reasonable prices. And I'll name my three FAVORITES for you in your FREE copy of ENERGY BONANZA!

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"(Dr. Weiss) predicted companies like Enron and WorldCom were in trouble months before they went downhill."

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"This is the kind of information that you want to have. Always controversial and always the advice we want to hear and use in our lives."

— Steve Crowley, American Scene Radio

"Weiss' ratings correctly identified some of the worst-performing stocks of recent months. The lowest-rated shares including US Airways Group, JDS Uniphase and Xerox have lost an average of 33.1%, while the highest-rated stocks are up an average of 14.9%."

— Los Angeles Times, National Edition

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When was the last time a broker — or anybody else for that matter — promised that if they couldn't produce that kind of

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When Dr. Weiss Speaks, Washington and Wall Street LISTEN!

WALL $TREET WEEK

In a featured January 31, 2003, interview, Dr. Weiss warns that brokerage firms are STILL issuing "BUY" recommendations on companies that are in the process of filing for bankruptcy.

TIME MAGAZINE

In its cover story of June 9, 2003, *TIME magazine* turns to Martin Weiss for insights and eye-opening independent research on the legal mess surrounding medical malpractice insurance.



FOX NEWS

Dr. Weiss stuns the nation with his list of major blue-chip companies that are now in danger of failure — and reveals how U.S. government economic tinkering can only make matters worse, dooming the U.S. to a prolonged economic nightmare.

CNBC STREET SIGNS

Dr. Weiss outlines the abuses unsuspecting investors are suffering at the hands of trusted brokers. "The mafia would be green with envy," he says. "They don't make as much money and they face much stiffer penalties."

THE WALL STREET JOURNAL

America's #1 daily investment journal often turns to Dr. Weiss for clear, unhedged analysis of the day's economic and investment events, including updates on corrupt brokerage practices and the firms most often named in arbitration lawsuits.

THE NATIONAL PRESS CLUB

Dr. Weiss presents his white paper on the brokerage industry, "Crisis of Confidence on Wall Street," to the National Press Club in Washington, D.C., just a few steps from the White House.

The conference is attended by representatives of Dow Jones, the Associated Press, *Newsweek*, *Money*, Agence Presse, *NPR Marketplace, Kiplinger's Retirement Report* and several others.

THE UNITED STATES CONGRESS

Dr. Martin Weiss names companies that are lying to the public. Outraged industry insiders launch a media campaign to try to silence him. But Congress asks the U.S. General Accounting Office (GAO) to compare Weiss' ratings to Wall Street's. The GAO study is a "glowing tribute to Weiss," according to *Barron's.*

Subsequently, Dr. Weiss delivers his scathing indictment of Wall Street and Main Street to all 100 members of the U.S. Senate, ensuring that every senator on the Hill has documented proof of the abuses and a comprehensive outline of the solutions at his or her fingertips.

CNBC, CNNfn, PBS AND MORE

Dr. Weiss launches an exhaustive — and exhausting — schedule of media appearances.

In 2002 alone, he granted more than 100 television and radio interviews — including multiple appearances on CNBC, CNNfn, *Nightly Business Report* and scores of other television and radio programs — to alert investors to Wall Street's crimes and to demand reform.

NBC NIGHTLY NEWS

Dr. Weiss warns millions of viewers of more companies in danger of going belly up… exposes the blatant lies that are propping them up… and urges investors to join him in a nationwide crusade to demand full and fair disclosure from public companies.



ABC NIGHTLINE

Anchorman Ted Koppel brings industry insiders face to face with Dr. Weiss — their toughest critic. They swear Dr. Weiss is wrong about hidden dangers in their companies — but within days, another of America's largest firms goes bankrupt, costing investors billions.

PLUS, Dr. Weiss has recently been featured in many other local and industry newspapers and periodicals from coast to coast — including the *Cincinnati Enquirer… Long Island Business News… Atlanta Business Chronicle… Sarasota Herald Tribune… Ann Arbor News… California Business Journal… Phoenix Business Journal… Cincinnati Post… Dallas Business Journal… Providence Journal… Physician's Money Digest… Toledo Business Journal… Montana Standard…* and many other major publications.

Safe Money Report - The Uneasy Investor • Fall 2004

return, they would refund every penny you paid them?

Well get this: THE SAFE MONEY INVESTOR SERVICE must save you — and/or MAKE you — an ABSOLUTE MINIMUM of $5,000 in the next 12 months OR IT'S FREE!

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You know that there are more risks in many stock market sectors now than at any time in memory …

You know that the Weiss Stock Ratings can help you minimize those risks while guiding you to the strongest stocks on the market — and that some of Wall Street's largest brokerage firms value my ratings so highly, they pay thousands of dollars per year for the Weiss Stock Rating on each stock we cover for them …

You know that over the past 2 1/2 years, 73.8% of stocks we rated a "B or better" rose in value — and the average highly-rated stock jumped by double digits.

You know that some of my highest rated stocks have jumped 215.2% … 301.2% … 408.4% … up to 496.2% in the last 12 months alone.

Media Praise

FORBES named Dr. Weiss **"MR. INDEPENDENCE."**

Investigative journalist **JACK ANDERSON** says Dr. Weiss has **"Chutzpah"** and reports that his insurance ratings are **"THREE TIMES MORE ACCURATE"** than anyone else's in the business.

THE GENERAL ACCOUNTING OFFICE of the US CONGRESS (GAO) heralded the fact that Weiss beat its closest competitor by a factor of 3 to 1 in warning of insurance company failures.

BARRON'S agrees, saying the GAO report is a **"glowing tribute to Weiss."**

ESQUIRE notes that Dr. Weiss' firm is **"the only company [that] provides financial grades free of any possible conflict of interest."**

THE NEW YORK TIMES says Dr. Weiss was **"the first to see the dangers and say so unambiguously."**

FORTUNE said he provides **"the most comprehensive source" of information.**

WORTH says, **"Weiss' record… is so good compared with that of his competitors, nervous buyers need look no further."**

THE WALL STREET JOURNAL calls Martin D. Weiss, Ph.D., **"FEISTY."**

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Clearly, with all the major threats to your portfolio you see today, this is no time to go it alone or to take unnecessary risks with your hard earned money. Let me show you a better way — a way to invest without fear by reducing your exposure to today's weakest stocks while maximizing your profit potential with the strongest stocks on the planet.

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Warmest regards,

Martin D. Weiss

Martin D. Weiss, Ph.D.
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How to spot the strongest, safest-rated stocks on the market and *GROW STEADILY RICHER* with STRONG stocks capable of handing you gains of 215.2% … 301.2% … 408.4% — up to 496.2%!
See Page 3, INSIDE!

25 Dogs You MUST Dump NOW:

More than two-dozen widely held stocks that no prudent investor should touch with a ten-foot pole now: Are any of these losers in YOUR portfolio?
Complete Listing On Page 8, INSIDE

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The Garzarelli Edge

Here's another newsletter I launched for Phillips Publishing in the early 1990s, and another attempt to hitch our wagon to a well-known media star.

In 1987, Elaine Garzarelli had become famous as the only analyst to accurately warn that the stock market was likely to crash. Investors who heeded her warning had the opportunity to get their money to safety just before the largest point decline in the history of the Dow.

We launched Elaine's letter with a component package (an envelope, sales letter, response device, etc.) and then followed up with this selfmailer.

This is an excellent example of a promotion centered on a celebrity.

Enjoy!

HOW TO MAKE and safeguard your personal fortune with Wall Street's Billion-Dollar Advisor

NEW FOR 1996

Announcing a breakthrough for individual investors...

"The Garzarelli Edge"

The proven, scientific system that has produced compounded yearly gains of 20.2% since 1982!



Elaine Garzarelli has called every major turn in the Dow since 1982. "The most influential voice on Wall Street."
—Newsweek

Dear Friend,

My name is Elaine Garzarelli, and please don't be fooled by the fireworks exploding over Wall Street!

If you know anything at all about me, you know I tell it like it is. And I've always said that the stock market is very, very unsafe, unless you work very, very hard to take the risk out.

And believe me, there's no scientific evidence that it's any different "this time around."

That's why I hate seeing euphoria replace common sense. And why I get angry when I see people rely on hype—instead of hard work.

Fact is, Wall Street can get lazy in times like these. It's so easy to ride the wave, pocket a percentage and ignore the risk to your investing.

That's why the stock market can be the fastest way to lose money this side of Las Vegas. I know dozens of private investors who have lost thousands upon thousands

(Continued on next page)

of dollars by trusting ill-conceived advice about "sure things" in a so-called bull market.

Today, the danger is extreme. Brokers breathlessly push outrageous new issues… momentum players poison the market with excess…and Johnny-come-lately advisors pepper you with phone calls, hot tips, advertisements and predictions that will turn out to be…

…Worthless!

While it's true that many investors made good money over the last 17 months, it simply isn't true that the market is waiting to hand you buckets of profits now. (In fact, as you've already seen this year with technology stocks, if you're not careful, it could hand you a nasty surprise instead.)

Now don't get me wrong. There are ways to make a great deal of money over the next 12 months—but you must first take the risk out! And to do that, you must be able to separate fact from sales pitch.

It happens in every bull-market run. The Street comes alive with new "hot hand" experts. Another new mutual fund is opened nearly every day. And pundits casually predict monstrous gains from investments they know shockingly little about.

Introducing Elaine Garzarelli, the Mathematical "Wizard of Wall Street"



Louis Rukeyser calls her, "The most celebrated Wall Street number cruncher of our times!"—11/10/95

Not that you'd know it, simply by looking at Elaine Garzarelli. With fashionable dress and a quick confident smile, she doesn't fit the expectations you might have of the *only* individual to *successfully* create a scientific model that forecasts stock market movement.

The key word is "successfully."

Many others have tried, but one by one they've fallen by the wayside. Some found the task overwhelmingly time-consuming. Others never clearly understood all the complex economic factors that combine to move markets. But most simply gave up after their first try just didn't work.

That's where Elaine Garzarelli is very different from most any other investment advisor on Wall Street.

She never gives up.

The investing system that became the talk of Wall Street in the mid-'80s, was actually more than a decade in the making.

Elaine Garzarelli's story starts in 1971, in the offices of her first employer, A. G. Becker in Philadelphia. It seems her boss tasked her to devise a system to determine what makes stocks go up—and down.

Today, Elaine laughs at her youthful brashness as she confides she expected the project to take "about 6 months." In reality, it took 10 years before she gained "total confidence" in her scientific investing system.

That's how long it took to run

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Unfortunately, private investors often trust money to empty promises that have little hope of ever paying off.

But all that is about to change.

Putting "The Garzarelli Edge" To Work for You

Here's a fact I'd like you to consider—one widely heralded in the financial press:

Over the last 15 years "The Garzarelli Edge" has correctly forecast every major turn in the U.S. stock market.

That means...

- ...my clients escaped the 1987 crash unscathed. Several weeks before the debacle, my proprietary indicators plunged to their lowest levels ever, and I sounded the alarm.
- ...then in February 1988, my indicators once again screamed "Buy," and we rode the rocket straight up as the market roared back to gains of 35% in 1988-89.
- ...in August 1990, we safely avoided the Gulf crisis sell-off; and then reentered the market at its low, to catch the full bull run that followed victory in Desert Storm.

(And that also means my clients caught the thousands of variables; construct both back-time and real-time tests; and fine-tune the weighting of each of her 14 economic factors. Elaine Garzarelli is thorough to a fault and left nothing to chance.

After all, her stated goal was to take emotion, opinion and guesswork out of all the most important investing decisions. She reasoned that a *scientific* evaluation of stock prices—based on fundamental economic analysis—could beat any other method of investing known to us at this time.

And you know what? She was right!

Elaine Garzarelli has become the toast of Wall Street because her proprietary scientific methodology works. She turned a complex economic interplay into clear, profitable advice that anyone could follow.

That's why *Institutional Investor* magazine named her top quantitative analyst for 11 consecutive years...and that's why the biggest names in the investment business flock to Elaine when she starts giving advice—names like Fidelity, Dean Witter, Smith Barney and dozens more like them.

After all, it's a well-known fact that Elaine Garzarelli's scientific investing system has correctly called every major market turn of the last 15 years within 4% to 8% of bull-market peaks and bear-market bottoms. And her clients have earned tremendous profits—beating the gains of the S&P 3-to-1 since 1982, earning 20.2% compounded yearly during that time!

Her new advisory *The Garzarelli Outlook*, marks the first time this billion-dollar advisor has been able to bring her analysis directly to you.

You'll find this service is unlike others you know. Instead of investing solely on opinion, rumor or chance, you will have a proven scientific methodology to use in every investment decision you make.

And if recent history is any guide, you'll enjoy far greater profits—and with far less risk of loss—thanks to Elaine Garzarelli's passion for the "science of investing."

Elaine Garzarelli's Stock Market Indicators

These are the 14 fundamental factors that Elaine Garzarelli's proprietary methodology weaves together to accurately forecast stock market movement:

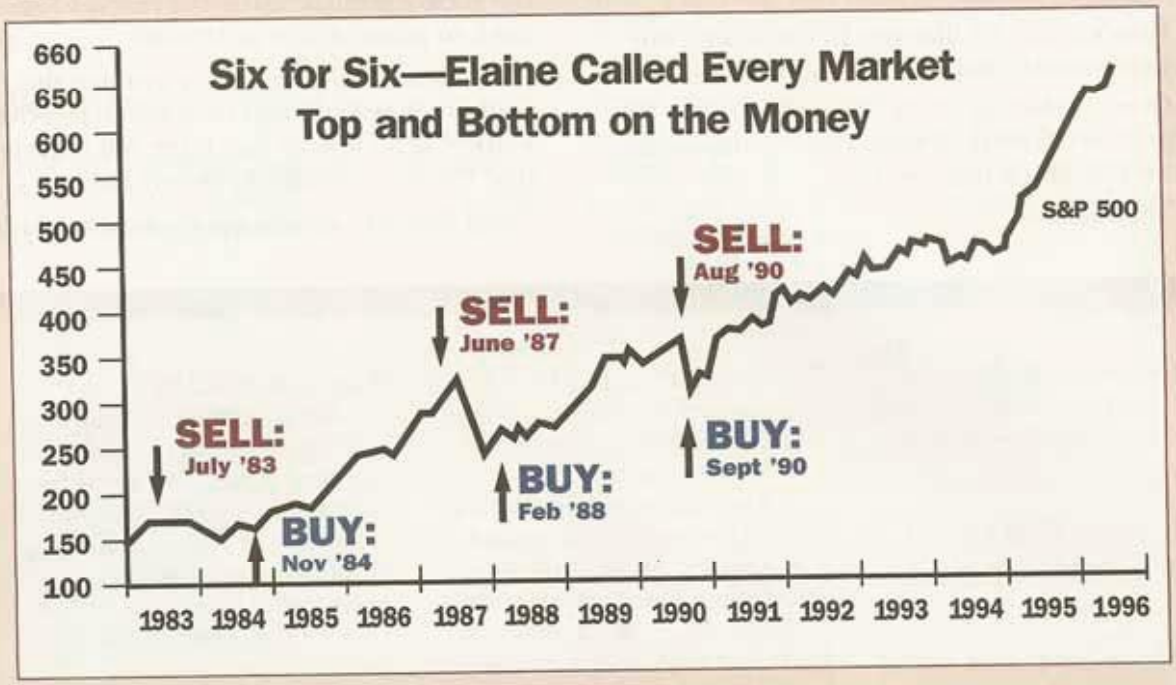
1. **Earnings**
2. **Industrial Production Momentum**
3. **Coincident/Lagging Ratio**
4. **Free Reserves**
5. **3-Month Bill Rate**
6. **Bill Rate Vs. Discount Rate**
7. **Interest Rate Momentum**
8. **Yield Curve**
9. **Money Supply**
10. **Money Supply Vs. Economy**
11. **Earnings Yields to Interest Rates**
12. **P/E Equations**
13. **Cash Levels**
14. **Number of Bullish Advisors***

*This 14th factor was added in 1988 after Elaine studied the effect of advisor sentiment for 10 full years.

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A Scientifically Accurate Call of Every Major Market Move Since 1982

"The Garzarelli Edge," based on fundamental economic analysis, has generated just 6 buy/sell signals over the past 14 years. But it caught every major market move within 4%-8% of bull-market tops and bear market bottoms since 1982.



full 3000+ run-up of the Dow over the past 6 years.

Imagine how dramatic your profits will be when you ride strong markets for all they're worth—yet sidestep the disasters that victimize most investors!

Consider this: $100,000 invested in the S&P in 1982 on a "buy and hold" basis would be worth $497,163. But that same $100,000 invested as signaled by "The Garzarelli Edge," has zoomed to $1,307,474—(results that are fully documented and independently audited).

Better yet, "The Garzarelli Edge" doesn't take constant trading or nervous market-watching—the usual way of frenzied "market timers." Our proven scientific system signaled just six easy moves over the course of 15 years.

This scientific management of opportunity and danger has been key to our success. Now, finally, it can become a large part of your success as well.

I Will Help You Build Your Fortune—Starting Right Now!

After I went public with my sell signal on CNN three weeks before the 1987 Crash, I was flooded with requests to make all my research available to private investors.

Yet I couldn't—because up until a short time ago, I worked exclusively for a large Wall Street corporation that was quite possessive of my work.

But now I'm finally free to help you use my scientific system, "The Garzarelli Edge," to

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beat the market and build your personal fortune. That's why I'm writing today—to announce a new advisory for private investors like you: *The Garzarelli Outlook*.

The biggest names on Wall Street—companies like Fidelity and Dean Witter—have subscribed to my advice for nearly 20 years. But this in-depth analysis has never been available to the private investor—before today.

Now, through *The Garzarelli Outlook*, I've been able to tailor a service for the private investor to explain what the economy is up to...detail what that means to the stock market...and give you clear-cut advice on investments you already own, as well as new opportunities to reap huge profits.

You will learn how to use "The Garzarelli Edge" to make more money, more often, more safely—without making big changes to the investment style that already suits you best.

Read on, and you'll discover how my clients trounced the gains of the S&P by 3-to-1 since 1982...how my system called every major market turn of the last 14 years...and how you can create your personal "bull market," as you reap profits of 20%-40% or more over the next 12 months.

4 Unique Advantages of "The Garzarelli Edge"

"The Garzarelli Edge" is a unique investing system, honed over 20 years and proven to help you beat the market when times are good—and get you out before times turn bad.

You will learn how satisfying it is to squeeze the risk out of every investment decision you make. You'll never rely on opinion or guesswork again. You'll invest with complete confidence—even certainty—in knowing that every move you make is triggered by a fail-safe scientific model.

Better yet, you'll never trade profits for this remarkable measure of safety. In fact, you'll discover that investing scientifically will dramatically increase the money you make—even as it lessens your risk.

The Complete Success Story Of the Garzarelli System Since 1982

(as independently audited by a Big-6 accounting firm)

YEAR	ANNUAL GROWTH	CUMUL. GAIN
1982	29.7%	29.7%
1983	23.0%	59.5%
1984	-4.6%	52.2%
1985	27.4%	93.9%
1986	25.5%	143.3%
1987	45.4%	253.9%
1988	10.1%	289.7%
1989	28.3%	400.0%
1990	17.5%	487.5%
1991	21.4%	613.2%
1992	16.9%	733.7%
1993	8.1%	801.2%
1994	2.6%	824.7%
1995*	41.4%	1207.5%

"The Garzarelli Edge" has far outpaced the S&P since 1982. In fact, a $100,000 investment in 1982 blossomed to $1,307,474—beating the S&P by $810,311. That's a compounded 20.2% annual return over the last 14 years.

*Audit Pending

You will find that "The Garzarelli Edge" will move you to the head of the class...that top 5% of all investors who consistently better the market—while avoiding the sudden misfortunes that wipe out a year's profits in the blink of an eye. Join me, and together, we will:

1. Create your personal "bull market" for the next 12 months. My 14 proprietary indi-

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How "The Garzarelli Edge" Can Help You Triple Your Mutual Fund Profits (with surprisingly little risk)

If you hunger for big stock market profits, but yearn for the added safety of mutual funds, consider this well-documented fact:

When you invest in the right industries, at the right time, you will boost your profits as much as tenfold—while cutting risk to the bone!

Consider the study performed by the highly respected research firm CDA/Weisenberger.

CDA tracked three investment strategies over a 10-year period, to see which delivered the most bang for the buck. Starting with $1,000, the "buy-and-hold" technique ended up at $6,000. Not bad.

Market timing—avoiding the big drops in market averages—increased the kitty to $15,000. Markedly better.

But the biggest windfall—a full 10 times better at $63,000 than "buy-and-hold"—came from limiting investments each year to just the best industries.

True, this was an academic study and not "real life." But the basic conclusion is irrefutable. Investing in the right market sectors can make you very, very rich!

And that kind of selective sector investing is the key behind the remarkable success of "The Garzarelli Edge."

Since 1982 Elaine Garzarelli has beaten the gains of the S&P 3-to-1. And overall, her clients have earned 20.2% compounded annually over the last 14 years!

That's good enough to double your money every four years. And now you can put this wealth-building success to work in your mutual fund portfolio.

You will use "The Garzarelli Edge" to slash the risk of sector investing, by identifying which undervalued industries are almost sure to outperform under current economic conditions. And you will discover how to use Fidelity, Vanguard and other well-known funds to take full advantage of established economic trends—and safely earn 20%-40% or more over the next year.

To get you started immediately, Elaine Garzarelli has prepared a special bonus report that you can get free. "*The World's Best Mutual Funds*" will help you identify those few engines of opportunity that will rocket ahead of the market. See page 19 for complete details on how to get your free copy.

cators clearly spell out the opportunity yet ahead of us. That's not subjective advice, a hunch or a hopeful guess. In 15 years my system has never missed a major market call. And all the evidence clearly shows that you can still reap amazing profits in the U.S. stock market—if you have the discipline to invest scientifically.

2. Snap up undervalued market sectors that are just about to zoom. Every industry has its day in the "economic sun"—and I have identified the sectors that could easily double—or even triple—the profits most investors will settle for over the next 12 months.

And if you invest in mutual funds, I will show you how to use my econometric model to slash the risk of sector investing—and own only those funds that will inevitably rocket 20%-40% or more!

3. Prune losers before they hurt you. Even in the best of times, hundreds of stocks stagger, leaving you to wonder where the "bull market" went. We will scientifically pre-identify the laggards and dump them—leaving you more money to invest in the next big winners.

4. Ensure your portfolio against market crashes. After all, isn't that the biggest worry investors always face? "The Garzarelli Edge" will get you out when the time comes—unequivocally—before you suffer a sudden plunge. (In fact, *The Wall Street Journal* reported that my system gained 5% the week of the '87 crash!)

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Overall, my goal is to help you beat the market so badly, you'll never settle for average-sized profits again. And my record—as independently verified by a Big-Six accounting firm—proves that such stellar profits lie easily within your grasp.

Since 1982 we have beaten the market 3-to-1—earning compound gains of 1207% versus just 397% for the S&P. And overall, in our 14 years of market forecasts, we've produced compounded yearly gains of 20.2%.

"The Garzarelli Edge will get you out when the time comes —unequivocally —before you suffer a sudden plunge."

That's the kind of wealth-building edge you can now bank on with *The Garzarelli Outlook*—this year, and for many, many years to come.

Right Now All My Indicators Point to Huge Profits Ahead (yet sadly, most investors will miss out)

I say this unequivocally—and I back it up with 15 years of unmatched market calls—you should be 100% invested right now!

That's the same message I proclaimed at the end of 1994 when most so-called market gurus were whining about inflation, rising interest rates and low dividend yields. People questioned my logic. Some even questioned my sanity.

Of course, you know what happened. Markets soared, and "The Garzarelli Edge" led the way with profits of 41.4%.

Now we can repeat—or even better—that performance in the year ahead. But if you simply invest the same way you did over the past year, you could be sorely disappointed.

Last Saturday I completed my usual round of monthly research and analysis. That's when I hole up in a cramped little room for a full two weeks and pore through two thousand pages of data that come streaming from my computers.

Today, I share with you an important, moneymaking forecast that will be worth a fortune to you over the coming months:

My 14 economic, market and statistical indicators point overwhelmingly to a new, even more powerful surge of stock market profits over the next 12 months.

But this profit boom will be much narrower than nearly anyone on Wall Street realizes. Of the 68 market sectors I model, just a handful promise the profits we're looking for. Most others will greatly disappoint investors—and a few could even hurt you quite badly.

Please Don't Invest in the "Stock Market" Today

You will double—or even triple—the profits most investors settle for by ***not*** investing in the U.S. "stock market," as a whole.

Over the next 12 months, the greatest gains, and safety, will come from pinpoint selectivity. If you "own the market," at least 8 of your investments will likely go down for every 10 that go up. But if you invest with "The Garzarelli Edge," you will buy into only those few industries that my scientific analysis shows will beat the market.

That dogged selectivity is the most important key to our stellar long-term performance, as we've beaten the gains of the S&P 500 3-to-1 since 1982 (that's 20.2% compounded annual gains in that time).

I have just updated my market forecast, which qualitatively and quantitatively details the prospects for each of 68 distinct market sectors I follow.

Included are my 10 recommendations for

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immediate purchase, as well as 14 that will underperform so woefully, you must avoid them at any cost.

This report, titled *"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months,"* also reveals 18 specific investments that stand to reap the largest gains in each of my highly recommended industries.

This forecast is yours free, simply for accepting a no-risk, trial subscription to my new monthly advisory for private investors.

How to Create Your Own Personal Bull Market in the Next 12 Months

When it comes to making money, we've already seen that 1996 will be a far different year from the one just past.

That's the point of the free bonus report you'll receive when you accept a no-risk, trial subscription to *The Garzarelli Outlook*. And your free bonus report, *"The Garzarelli Market Outlook for 1996: How to Create Your Own Personal Bull Market in the Next 12 Months"* will detail the 5 market sectors that should easily hand you profits of 20%-40% or more in the next 12 months—even as many other investments go nowhere!

That's not opinion, but a scientific conclusion from up-to-the-minute modeling of the economy and the markets by the proprietary "Garzarelli Edge."

You will learn how investments you already own will measure up in the months ahead. You'll shed investments in dangerous sectors—and turn potentially staggering losses into mouthwatering gains.

And you'll discover which undervalued industries are about to soar thanks to economic changes now unfolding. Plus you'll read about the best specific investments you can make right now to reap the full benefits of this rotation in market leadership.

For example, you'll discover:

- **Why Elaine is so excited** about something as dull as "Consumer Non-Durables." Real income is flat. Initial jobless claims have been rising. And consumers are very picky about how they spend their hard-earned money.

  But all this "bad news" gives you an opportunity to reap extraordinary profits from a boring industry that has lagged the market—until now. You will be startled by the profit potential of a few choice companies that stand to outperform the market by as much as 100% over the next 12 months.

- **The powerful, locked-in trend** that will lift two conservative industries to flashy gains that should at least double the market over the next year.

  While Wall Street chased after tech stocks, hot new issues and other highfliers—pushing multiples as high as 80-90 times earnings—these rock-solid investments have languished, nearly forgotten.

  But as short-term interest rates fall, the top companies in these industries—now undervalued by 30%-40% on average—will slingshot ahead of the market, as money managers rush back into these stocks.

- **The one "big ticket" purchase** consumers are dying to make. And why they'll soon have the money to plunge ahead with reckless abandon (even as they cut back on other purchases).

  This industry group is selling at a 63% discount to its peak value right now! Plus earnings are poised to move higher in 1996 and beyond. Pent-up consumer demand is enormous, and when it's unleashed in the next 3-6 months, this industry sector—and in particular, its innovative leader—will rocket ahead.

And you will ride the trend for all it's worth, pocketing profits that will dwarf almost any other sector of the market.

Full details on these three extraordinary opportunities—and 6 more of equal promise—in your free report *"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months."*

The greatest profits—as well as the most fun—come from beating the market, not just meekly tagging along. And that's exactly what *The Garzarelli Outlook* will help you do.

It's my way of encouraging you to become a charter subscriber to *The Garzarelli Outlook*.

As you'll see when you subscribe, this isn't your typical advisory service. Frankly, very few men or women on or off Wall Street can match the investment expertise that I provide. My record proves it.

Of course, if you're just looking for a few good stocks to buy and hold through good times and bad, any number of traditional analysts can help you.

But if you want to be in the market when it's booming, and out before it goes bust, you'll want to read *The Garzarelli Outlook*. And if you want to buy good stocks when they're just about to rise—instead of waiting years for profits to materialize—*The Garzarelli Outlook* brings you that advantage, as well.

I will help you erase risk from your investing vocabulary. And together we will follow a precise path to safer, surer, greater profits—the same proven system that enabled my clients to triple the gains of the S&P over the last 14 years.

Don't Settle for Fewer Profits Than You Deserve

Last January my 14 proprietary indicators all pointed to one inescapable conclusion: 1995 would be the kind of year bulls dream of!

But even then, my 14 indicators also proved that a handful of industry groups would far outperform the laggards. For example, we recommended Semiconductors and other Hi-Tech groups ahead of the crowd. And by investing in top companies in those industries—then shifting resources as economic conditions changed—we beat the market yet again.

In fact, despite the S&P's record year, "The Garzarelli Edge" thumped the market by near

10 Sinkholes That Will Take Investors by Surprise This Year

Wall Street is littered with the bodies of investors who were crushed when market momentum turned against them.

Don't let it happen to you! You must take a good, hard look at every investment you own, to make sure it makes sense to hold on as economic conditions change.

To start, sell any stock in an industry that is likely to underperform the market averages during the next year. "The Garzarelli Edge" has identified 10 market sectors that are sinkholes for investors today. With much more attractive opportunities available, you'll be doing yourself a favor by avoiding the market sectors destined to fight an uphill battle over the next 12 months just to stay even with where they are now. These sectors to avoid are:

- Beverages (Alcoholic)
- Chemicals—Misc.
- Conglomerates
- Electronics—Instrumentation
- Entertainment
- Heavy Duty Trucks
- Machinery (Diversified)
- Machine Tools
- Metals—Miscellaneous
- Steel

There will come a time to own investments in these market sectors again. But it makes no sense to sit in the laggards, when instead you can easily own those stocks that will outperform the market in the year ahead.

Why not give your whole portfolio a tune-up now? *"Buy-Sell-Hold: What to Do With the Investments You Own Now"* evaluates S&P 500 stocks according to Elaine Garzarelli's current scientific market forecast. And it's yours free with a 2-year, no-risk trial subscription to *The Garzarelli Outlook*.

You'll find the full list of underperformers to sell now. And you'll gain confidence in knowing exactly how your portfolio stacks up to the best moneymaking strategies for the year ahead.

See page 16 for complete details on this valuable portfolio checkup service.

How "The Garzarelli Edge" Will Save You From the Next Market Crash

It's not enough to simply own good stocks in good industries. There are times when you absolutely have to be out of the market altogether.

And you probably remember the 1987 crash as just such a time. If that memory isn't altogether pleasant—and how many of us can say it was—you'll want Elaine Garzarelli looking out for your interests next time around.

Elaine's proprietary market model first alerted her to the trouble to come in late 1986, and signaled continuing deterioration through much of 1987. But she kept squeezing every dollar of profits out of the market until just before it plunged.

Here's how she does it.

You see, "The Garzarelli Edge" generates a buy signal when her index rises above 65 (on a scale of 100)—and a sell signal when it drops below 30.

All through 1987, as her clients happily pulled in profits hand over fist, Elaine was glued to her model, as the measure of safety continued to erode.

Then as corporate earnings peaked, and the Fed tightened interest rates, Elaine Garzarelli proved why she's the top gun on Wall Street.

On October 13, as her forecasting model plunged to just 8—its lowest level ever—she warned of an imminent stock market collapse.

Just 6 days later, the stock market was 28.5% lower. American investors had lost billions. But anyone who followed Elaine's scientific system was safe.

Think the market could plunge again someday? If so, you'll want "The Garzarelli Edge" watching out for you.

And if you respond to this subscription invitation within the next 15 days, we'll rush you an extra measure of "portfolio insurance," absolutely free.

New York Stock Exchange Issue Activity October 19, 1987



On October 19, 1987 the market crashed and 1,973 stocks plunged—94.9% of all outstanding issues. As you can see, the only way to protect your wealth during the next crash is to be safely on the sidelines.

"*How to Crash-Proof Your Investment Portfolio*" will help you prepare for the inevitable bear market that will ultimately crush most investors with little, or no, warning.

See page 17 for complete details.

ly 20%!

Now as I look at the months ahead, I see immense new opportunities developing. Yet many investors will miss out. When they add up their winnings next year, the totals will be pitifully small—and they'll wonder whatever happened to the bull market.

Growth in many industries will be modest over the next year. Some will be absolutely flat. Still others will post surprisingly large declines. And even the best-run companies in those industries will struggle to hand you a profit.

You will be well-rewarded for investing in the right market sectors today. But guess wrong, and the year will be disappointing, at best. In some cases you could actually lose money, while other market sectors soar.

And there is no worse feeling than los ing money, when it seems that everyone

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around you is raking it in.

That's why I urge you to send for my current scientific forecast for charter subscribers to *The Garzarelli Outlook*. *"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months"* will help you claim a larger share of the profits ahead, by investing only in the most attractive industries—and shunning the rest.

In this report I detail the scientific modeling that shows our selections could outperform the laggards by 50%-100% or more. And I highlight the strongest companies in the most favorable industries—the absolute best and safest ways to build your wealth right now.

Say good-bye to high risk—and hello to stellar short- and long-term profits—by subscribing now to *The Garzarelli Outlook*.

"You will be well-rewarded for investing in the right market sectors in 1996. But guess wrong, and the year will be disappointing, at best."

Together, We Will Keep Your Wealth Safely Growing

I am thrilled about working with you now, and for many years to come.

Up to now, I've had limited opportunity to directly help investors like you. I do speak at a handful of conferences each year, and you may have caught one of my appearances on *Moneyline*, *Wall $treet Week With Louis Rukeyser* or *The Nightly Business Report*.

But when you hear my forecasts on TV, or read about them in the popular press, you're just getting "sound bites"—and not the full use of my scientific system.

Now I want to change that—to help you use "The Garzarelli Edge" to your immediate, and complete advantage.

I want to help you make only the very best investment decisions in the months ahead. Decisions that will mean the difference between a so-so year, and one to crack open champagne for. We will pinpoint the risks and neatly sidestep them, reaping profits that will dwarf those most investors make—this year and for many more to come.

The next time we triple the gains of the S&P, you will be there with us. When we invest in sectors that go up 30%, instead of those that drop 10%, you will profit just as much.

When you subscribe to *The Garzarelli Outlook*, you will gain a scientifically proven system to make all your investing decisions better.

I will show you how to create your personal bull market for the year ahead. And I will help you slash risk now and eliminate it altogether the next time the market is about to repeat its shenanigans of 1987.

That's my promise. And that's my reputation—in all modesty, one that's been well-earned.

And so, I invite you to join me as a Charter Subscriber to *The Garzarelli Outlook*.

You'll find that I'm very direct. And I never hedge forecasts. After all, I'm not guessing what the markets might do. Every recommendation I make is as close to scientific certainty as the investing world has ever seen.

Through *The Garzarelli Outlook*, I will steer you around potholes in the road ahead and get you clearly on track to thrash the market over the next 12 months—and double, even triple its profits in the years ahead.

What "The Garzarelli Edge" Does for You

My proprietary investing system has been the toast of Wall Street for the last 15 years. Now it can become the scientific foundation of your success, as well, when you subscribe to *The Garzarelli Outlook*.

You can **beat the S&P 500, each and**

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every year. If you want "average" performance, go buy an index fund. But if you want to beat the market by 20%-40% or more like clockwork, I will show you how we do it. Remember, my system has produced annual compounded gains of 20.2% since 1982!

You can **make more money now and protect it all when the market sours**. End those market crash worries, once and for all. Our system is designed—and proven by fire—to get you out in plenty of time.

You can **own industries that lead the market and spurn the laggards**. Efficient sector investing has been proven to beat buy-and-hold by a margin of 10-to-1. Our scientific methodology will put you in sectors destined to outperform the market and save you the frustration of chasing losers.

You'll **never do a lot of trading or tricky in-and-out timing**. Our proprietary system has signaled only 6 major market moves in the last 14 years—all successful, I might add. And we never change industry or stock recommendations until the mathematically proven fundamentals make it clearly more profitable to switch.

"If you want to beat the Dow by 20%-40% or more like clockwork, I will show you how."

You can **invest the way you're most comfortable investing**. Choose from stocks, mutual funds or mix a little bit of both. I will show you how to profit from industry-specific investing, without changing the methods you're most at-home with.

You can become **a more confident investor**. You'll invest on fact, not rumor. Every investment decision you make will be based on scientific evaluation of the economy. You'll know what to do with investments you already own, and which new investments will hand you the surest profits.

And **I will be there for you, every step of the way, every decision you face**. My advice will always be clear. My recommendations specific and to the point. And I will never hedge on the most important safety decision of all…you will know when it's time to buy or sell—for each industry sector, for individual stocks and for the market as a whole.

Of course, should any of my indicators point to changes we need make between issues of *The Garzarelli Outlook*, I will immediately rush to you a Special Alert, at my expense.

Two Free Bonus Reports And My Personal Guarantee Of Satisfaction

When I receive your subscription request, I will rush two bonus reports with your first issue of *The Garzarelli Outlook*.

"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months" will outline the opportunistic investment strategy I'm recommending right now. You'll learn how to capture bountiful profits—at remarkably little risk—from those stock sectors that will blossom, even as others suffer in the months ahead.

Your second bonus, *"How to Crash-Proof Your Investment Portfolio,"* is free when you respond promptly to this invitation. This exclusive report takes you step-by-step through the anatomy of a market crash. You'll learn the warning signs that most investors miss. And you'll discover a blueprint that proves you can invest aggressively and still get out in time before the market turns bad.

To receive both reports free, and your first issue of *The Garzarelli Outlook*, write or call today.

Your decision to give my new advisory a look is risk-free. In fact, it's even better than that. Here's why.

I invite you to read three full issues of *The*

The Garzarelli Edge - 1996

Garzarelli Outlook and then decide if you wish to continue with this service. If you agree that I can help you wring more profits from the final move of this bull market—and if you want me there to warn you when the market is about to turn—do nothing. I will continue to share my methodology and best advice with you every month.

But if you aren't satisfied with *The Garzarelli Outlook*—for any reason—just let us know, and we'll promptly refund your full subscription cost.

Of course, even if you do cancel this service, the two bonus reports and all the issues you've already received are yours to keep free—no strings attached.

In my book that's a very fair offer. There is no risk in taking advantage of my invitation now. I've shared my analysis with some of the biggest names on Wall Street. But now I'm pleased that you, the personal investor, can benefit from what I do.

You will receive a full year of *The Garzarelli Outlook*, 12 monthly issues at the special charter subscription rate of just $149. (That's a $100 savings off the regular price of $249.)

Make More Money Now (And Gain an Extra Measure Of Safety, Too)

For 15 years my clients have witnessed firsthand the many advantages my investing science offers. They have made more money, more regularly—easily beating the S&P year after year. And more importantly, they have avoided pain and financial ruin by virtually eliminating the risks most investors face.

Now I offer these same advantages to you.

To subscribe to *The Garzarelli Outlook*, simply mail your no-risk, Charter Subscription Certificate with payment. For immediate service, call 1-800-804-0938 and talk with a member of my publisher's customer service staff.

I promise you will be very pleased with your decision.



Sincerely,

Elaine

Elaine Garzarelli

P.S. Here's a great value and even more immediate profits for you. My publisher will send you three more valuable free reports when you choose the 2-year subscription option. And you'll pay just $279, saving over 40% off the regular 2-year price! And, of course, you're still protected by the very same, risk-free guarantees.

Choose this 2-year offer, and you'll also get these three additional free bonuses:

#1: *"Buy-Sell-Hold: What to Do With the Investments You Own Now"*

This detailed report measures S&P 500 stocks against my current investment strategy—and gives you specific advice to cut potential losses and ride your winners to even bigger gains.

#2: *"The World's Best Mutual Funds"*

Use the sector-investing strategies I outline to turbocharge your mutual fund profits—at surprisingly little risk. You will learn how to use Fidelity, Vanguard and other big-name funds to safely earn 20%-40% in the next 12 months.

#3 *"The Garzarelli Income Plan"*

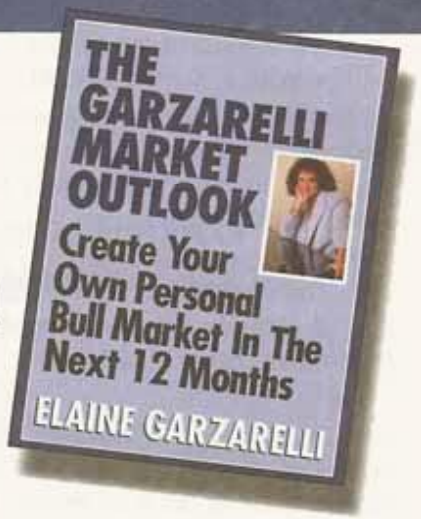
Learn the Garzarelli Strategy for creating high income from growth in the U.S. stock market. You'll find it's just like getting paid twice. High yields give you a safe, steady income stream—while you wait for undervalued sectors to inevitably soar.

Subscribe for two years and save over 40%—plus get three more valuable bonuses, free. See page 19 for complete details.

The Garzarelli Edge - 1996

FREE With Your Trial Subscription to The

"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months"



Discover the safest and most profitable market sectors to invest in today…for profits of 20%-40% more than the market averages over the next 12 months.

Chances are, you made some quite satisfying profits over the last 12 months. So what can you do right now to keep the money rolling in?

"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months" details Elaine Garzarelli's up-to-the-minute wealth-building strategy for king-sized profits—with the added measure of safety needed in today's overheated market.

As you'll see, many investors will miss out on the next big profit moves because they trust the market blindly. They're making big bets on this year's stars… chasing hot new issues…or counting on index funds to repeat their once-in-a-lifetime performance of 1995.

But when they tally up their profits a year from now, most investors will be sorely disappointed…many shocked…and more than a few devastated by losses that should have been easily avoidable.

You see, most investors will miss out on the breathtaking gains to come because they rely on opinion, rumor and guesswork—instead of a scientifically proven system that takes the risk out of investing and replaces it with profit potential of nearly unheard of proportions.

That's where you'll have all the other investors beat.

"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months" gives you a step-by-step blueprint to greater wealth this year, and every year thereafter.

As you read it, you'll understand the scientific method behind the spectacular success of "The Garzarelli Edge." You'll see how this proprietary system has beaten the gains of the S&P 3-to-1 since 1982, earning 20.2% compounded yearly profits in that time.

And you'll understand how to use its many proven advantages to virtually assure similar gains in your investment portfolio in the years ahead.

Better yet, you will have a concrete strategy and plan to eliminate risk as an investing concern… and put your investing decisions squarely in the path of a wave of profits that will rival the best gains of the last 25 years!

Here's just a small sample of what you'll find in your free copy of *"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months."*

The Garzarelli Edge - 1996

One-Year, No-Risk *Garzarelli Outlook*

Here's an American industry, under-the-gun, that will stun Wall Street with an amazing profit run in mid-to-late 1996. The time to buy is now, when trash-talk is the loudest. Learn the three reasons why this sector could hand you 50% profits, with very little risk. Economic history proves the enormous potential if you invest now!

You must avoid these former highfliers at any cost. Don't put off your decision because of tax consequences—you're much better off giving a piece to Uncle Sam now, than giving back all your gains to the whim of the market in the next few months. Two industries that will be particularly hard hit—and the 3 companies and 2 mutual funds that have the farthest to fall.

Retailers may not be making a lot of money today—but act now, and you'll make a bundle in the year ahead. But don't just rush into any retail stock. Scientific selectivity according to market and product type can mean the difference between 7% gains and a 40% shower of profits in the next 9 months. Plus learn the three best companies to buy right now.

60% of all market sectors will disappoint you with "ho-hum" gains this year. And 23% could easily strip away all the profits you made in 1995, dollar by painful dollar. Learn how a few, easy portfolio adjustments can double your profits in the year ahead.

Learn why long- term interest rates will head down. And load up your portfolio with four "boring" industries that will create staggering wealth from this locked-in trend. Discover the one fund that can easily triple the profits of most mutual funds this year. Plus the three best stocks to buy now for 60% gains this year.

Don't believe the hype that surrounds this market sector this time, every year. It's not a surefire way to beat the market. In fact, my models show that it is 85% certain to underperform the market in the months ahead. Your money will go to waste in this industry—in fact, you're likely to lose money when you could be making 20%-40% elsewhere.

Three industries you can count on for stellar profits in times like these. Consumers are tight with a buck right now—but that's good news for investors that buy stocks the scientific way. I'm already seeing evidence that Wall Street is following a highly predictable investing pattern that will soon rocket these three sectors to explosive gains. The best companies, named in your free report, could easily outperform the market by 65%-70%!

Plus 10 industry sectors to dump now…the three sectors we'll pounce on with both feet later this year…the safest way to make money in telecommunications today…the best way to take advantage of the "graying of America"…a down-and-out transportation sector so undervalued it's begging you to buy…and much, much more.

When you read *"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months,"* you'll be well on your way to increasing your profits by 20%-40% over the next 12 months—without most of the risk associated with investing in the stock market.

That's "The Garzarelli Edge." It's a scientific method of investing, proven to outperform the market in good times and bad. Using this system we've earned gains that have tripled the gains of the S&P since 1982. And we've earned a spectacular 20.2% compounded annually over the last 14 years.

Those are the kind of mouth-watering profits you have a right to expect from your investments. And those are the sort of gains you'll grow to take for granted with "The Garzarelli Edge." So why not get started right now.

Send for your no-risk, trial subscription to *The Garzarelli Outlook* at the very special Charter Subscription rate. Your satisfaction is guaranteed…you have nothing to lose but market risk…and you have thousands upon thousands of dollars in profits to gain. See page 19 to subscribe today!

The Garzarelli Edge - 1996

3 More Bonus Reports FREE With Your No-Risk, 2-Year Trial Subscription

Here's an extra-great deal for Charter Subscribers to *The Garzarelli Outlook*. Choose a 2-year trial subscription, and you'll get:

EXTRA FREE BONUS #1

"Buy-Sell-Hold: What to Do With the Investments You Own Now"



Investing success won't be automatic over the next year. But profits of 20%-40% or more lie easily in your grasp if you give your portfolio a scientific tune-up now.

The key? You must cut loose those investments virtually guaranteed to flounder…so you'll have more money to invest in the most powerful growth stories ahead. This detailed analysis shows you how to use "The Garzarelli Edge" to evaluate the investments you already own and weed out losers before they hurt you.

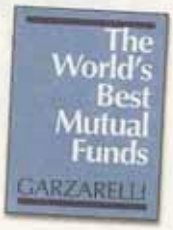
In *"Buy-Sell-Hold"* you get specific recommendations on S&P 500 stocks, in accordance with Elaine Garzarelli's scientific sector forecast. But as you'll see, tuning up your portfolio for maximum performance doesn't have to mean a lot of big changes.

Chances are, you'll be relieved to discover that most of your current investments are fine to hold right now.

But odds are, you'll also discover 2-3 that could disappoint you badly. Simply eliminate those few, switch to Garzarelli's projected superstars and pocket thousands of dollars of extra profits over the next 12 months.

EXTRA FREE BONUS #2

"The World's Best Mutual Funds"



The key to mutual fund safety is diversification, but most funds get "diversification" all wrong. They invest widely across market sectors, guaranteeing you nothing better than average returns.

But the best mutual funds—the most powerful growth machines—concentrate in one industry, using diversification to cut risk by investing in many companies within that industry.

Problem is, most private investors don't have a clue as to which "sector funds" are best positioned to beat the market at any given point in time.

That's where *"The World's Best Mutual Funds"* can help. This special report uses "The Garzarelli Edge" to:

- Target sector funds (from Fidelity, Vanguard and other big-name funds) that are projected to outperform the market by 40%-50% or more.
- Build a sector fund portfolio to help you take best advantage of the most dynamic profit opportunities ahead.
- Identify those sectors that will falter because of economic changes ahead—saving you from "sector crash" and assuring dynamic profits from the safest sector fund investing you've ever known.

EXTRA FREE BONUS #3

"The Garzarelli Income Plan"



Most people who need cash flow from their investments are looking for income "in all the wrong places."

The Garzarelli Edge - 1996

Instead of just bonds, or money markets or CDs, you can use select stock investments to create a satisfying income stream—while you continue to build your wealth.

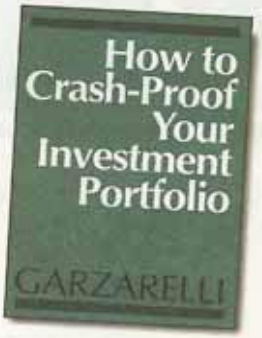
This special report, and *The Garzarelli Outlook*, show you:

- How income investors can turn the tables and actually benefit from falling interest rates. In fact, the more rates fall, the more income you'll have to spend.
- The safest "double-play" investments you can own today. Historically known for rich yields, right now this sector is also one of your best buys for growth.
- How to build an income stream that beats even high-yield bonds—from pure growth stocks.
- 4 seductive traps that income investors must avoid.
- Plus Elaine Garzarelli's total return portfolio—the best-yielding stocks in sectors most likely to soar in value in the year ahead.
- And more.

Second FREE Bonus For Quick reply

(availability not guaranteed after 15 days)

"How to Crash-Proof Your Investment Portfolio"



Reply promptly to this invitation and get this second valuable bonus, absolutely free.

***"How to Crash-Proof Your Investment Portfolio"* will prove that you never have to settle for mediocre profits in order to get the safety that your nest egg deserves.**

As you'll learn, tried and true scientific methodology can identify individual market risks; assess their impact on the market at large; target sectors least affected by the danger; and pinpoint the moment when market risks virtually assure an impending collapse.

When you understand the anatomy of a market collapse, you will have the confidence to wring every last dollar of profits from each bull run. And you'll have the foresight to leave the market with all your profits intact.

In *"How to Crash-Proof Your Investment Portfolio"* you'll learn:

- The real cause of the Crash of '87, and how you can protect yourself from a repeat in the years ahead. Elaine Garzarelli's 14 proprietary indicators; what they tell you about the state of the market today; and the key economic events that could send this market into a tailspin.
- How to protect yourself from a "sector crash." Why this is a much greater, immediate risk to your wealth than a repeat of 1987. How to invest defensively and still earn 20%-40% from the best opportunities of the next 12 months.

Elaine Garzarelli has correctly called every major market turn of the last 15 years, within 4%-8% of each bull market peak and bear market bottom. And in the process, she has made—and saved—her clients billions of dollars.

Now you can understand how to use "The Garzarelli Edge" to protect yourself against the inevitable bear market to come. The knowledge and comfort you'll gain from *"How to Crash-Proof Your Investment Portfolio"* will be worth a hundred times the cost of your subscription to *The Garzarelli Outlook*.

But it's yours free for a prompt reply to this Charter Subscription Invitation.

The Garzarelli Edge - 1996

100% No-Risk Money-Back Guarantee

1. READ 3 ISSUES of *The Garzarelli Forecast* and evaluate my investment strategies for yourself. If you're not satisfied for any reason, just let me know. I'll make sure you get a complete 100% refund. Naturally, the free bonuses and three issues are yours to keep with my compliments.

2. IF AT ANY POINT for the rest of your subscription, even up to your very last issue, you are not completely satisfied with *The Garzarelli Outlook*, just say so, and I'll send you a 100% refund for the balance of your subscription. The free bonuses and all the issues you received are yours to keep.

Elaine Garzarelli

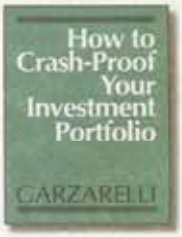
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The Garzarelli Edge - 1996

No-Risk Reservation Form

YES! I want to use "The Garzarelli Edge" to slash the risk of investing and create my own personal "bull market" now, and for many years to come. Please start my Charter Subscription to *The Garzarelli Outlook* and rush my valuable bonus report and first monthly issue. I understand I am fully covered by your money-back guarantee.

Please enter my no-risk, trial subscription, as follows:

☐ **Best Value: Two years (24 issues) of *The Garzarelli Outlook.*** I pay only $279 and save $219 off the regular price of $498. In addition to ***"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months,"*** I'll receive these three additional free bonuses as well:

1. *"Buy-Sell-Hold: What to Do With the Investments You Own Now"*
2. *"The World's Best Mutual Funds"*
3. *"The Garzarelli Income Plan"*

☐ **Good Value: One year (12 issues) of *The Garzarelli Outlook* for only $149.** I save $100 off the regular ($249) rate. Send my free bonus report, *"The Garzarelli Market Outlook: How to Create Your Own Personal Bull Market in the Next 12 Months."*

☐ **Free Extra Bonus: For Prompt Reply.** I'm calling or mailing in my order within 15 days. Please also send my free copy of *"How to Crash-Proof Your Investment Portfolio."*

Method of Payment:

☐ I have enclosed my check or money order payable to *The Garzarelli Outlook* (Maryland residents please add 5% sales tax.)

☐ Please charge my credit card:

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The Garzarelli Edge - 1996



Elaine Garzarelli turned Wall Street upside down with a series of startlingly accurate forecasts beginning in 1982. She's best known for precisely calling the '87 crash on CNN and in the pages of *USA Today*. But her bullish forecasts have proved on target, as well—tripling profits of the S&P since 1982. Today, Garzarelli heralds a new, one-of-a-kind advisory service for private investors, *The Garzarelli Outlook*.

Now she shares her MARKET FORECAST inside.

- **Why this stock market is the fastest way to lose money this side of Las Vegas.**
- **How to create your personal "bull market" in the next 12 months.**
- **Put the scientific investing system that has averaged 20.2% annual compounded returns since 1982 to work for you today.**
- **Why "shotgun" investors will be sadly disappointed during the coming year.** But how to pinpoint market sectors that will rise 20%-40%—and shun those that will inevitably drop.
- **How you can crash-proof your portfolio**—without missing a profit-making beat!

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500 PAGE SWIPE FILE

A Healthier Brain

This package is interesting for several reasons. It's the first time I ever went up against Arthur Johnson.

In reading Arthur's control, I felt the promises that he made were largely unbelievable. His headline, "Get Smarter Overnight!" seemed beyond the pale to me.

Also, I believed that, although the prospects in my market place are concerned about mental function, they have many other health concerns too. Folks with arthritis, high blood pressure, diabetes and other chronic conditions tend to be more concerned about the ever-present symptoms of these diseases than they are about the eventual loss of cognitive function.

My strategy was to find a way to connect better brain function with the reversal of all the chronic conditions our prospects are seeking relief for.

When the results were published, as I remember, this promotion pulled a higher response rate, and slightly better revenue than Arthur Johnson's package. However; I had used several more pages than Arthur had used in his and therefore my mail cost was higher.

We have since tested a shorter version of this piece, and the jury's still out.

Bottom Line
HEALTH ALERT
URGENT MEDICAL BULLETIN
Fall 2005 • $5.95

NEW FOR 2005: 45 leading doctors and scientists from Harvard, Duke, Tufts, Baylor—and 50 other top medical research institutions—reveal the amazing discovery that's literally turning medical science *ON ITS HEAD!*

A Healthier *BRAIN* Is The Best Doctor Your *BODY* Will Ever Have!

HARVARD ... UCLA ... DUKE ... TUFTS ... BAYLOR ... and many other top medical institutions reveal amazing brain-builders that can help you:

- Boost your IQ, sharpen your memory and erase depression!
- Sharpen your VISION and intensify your HEARING!
- Rediscover the joy of deep, REVITALIZING SLEEP!
- Build a bulletproof IMMUNE SYSTEM!
- Make sex GREAT again!
- Prevent, even REVERSE heart disease, stroke, cancer, arthritis, chronic fatigue — even PARKINSON'S and ALZHEIMER'S!
- And much, MUCH MORE!

Introducing one of the single greatest health breakthroughs of our generation



▲ **An urgent Medical Bulletin from Dr. Ray Sahelian—widely respected as America's leading authority on enhancing mental function, mood and memory.**

In your heart, you know there *must* be a better way: An *effective* way to prevent and reverse the effects of aging ... to cure what ails you now ... and to block a future health crisis.

But prescription drugs and surgery not only fail you, they also expose you to horrific side effects. And even some of the natural remedies you've tried haven't worked.

I'm here to give you that better way: An astonishing, medically proven breakthrough in health and healing that's standing the medical profession on its head—where, as it turns out, it *should* have been *all* along ...

I hope you're ready—because you're about to personally experience a veritable explosion of vibrant, good health and super-potent healing!

My name is Ray Sahelian, M.D., and this urgent Medical Bulletin is being sent to alert you to a truly *groundbreaking discovery* in prevention and healing—a breakthrough that may well be one of the single greatest medical advances of our generation.

When your brain is well nourished, not only does it help you think, learn

(Continued on next page ...)

Bottom Line - Boardroom



"Within a few hours of taking [the supplement named on page 41], I notice my vision to be improved. Colors are more vivid and everything is in better focus."

—Kevin, a 28-year-old actor from Los Angeles



and remember better … not only does it erase depression and unleash your natural creativity … it also has all the building blocks it needs to cure your body and to keep you in the prime of health!

After more than 20 years as a scientist, medical doctor and natural supplement specialist, it has become clear—when you put this secret to work for you, the health miracles begin almost immediately!

First …

- Depression flees and your life becomes infused with youthful **joy** and vibrant **mental energy**.
- You find you're able to **focus** more intensely, **think** smarter, **react** more quickly, and **work** more productively.
- The steel-trap **memory** of your youth is reawakened, allowing you to learn and remember as well as you did decades ago!
- Your **creative abilities** return with a vengeance.
- To your utter amazement, you find that you're actually **seeing** more vividly and **hearing** more clearly.
- And, perhaps most important, you are cutting your risk of devastating brain diseases like **Alzheimer's** by up to 70%!

You begin enjoying these benefits very quickly—in most cases, after a few hours or days. But it doesn't stop there. Day by day, for *4 full weeks* after putting this remarkable breakthrough to work for you, you'll feel your mind, your memory and your mood improving—until you realize that you're feeling and performing as well or maybe *better* than you did decades ago!

And even that's just the beginning: You'll also begin realizing that health problems that have plagued you for years are vanishing before your very eyes:

- **Arthritis pain** and stiffness, replaced by comfort and easy movement …
- **Chronic fatigue** gives way to reservoirs of new energy …
- **Insomnia** fades away and deep, restful sleep returns …
- **Sexual problems** evaporate and youthful passion, performance, pleasure and satisfaction are restored …
- **Chronic cold, flu** and other infections no longer trouble you …
- **High blood pressure** and **high cholesterol** plummet, leaving you less vulnerable to a heart attack or stroke …

What's more, you'll discover that the vitamins and other supplements you're taking work better. Perhaps for the first

"Within an hour of taking [the supplement named on page 53], I noticed feeling more alert and motivated. Colors seemed brighter and sharper, and occasionally, I have experienced a stronger libido."

—Dr. Ray Sahelian

Author, *Bottom Line's MIND-BOOSTING SECRETS*

Announcing: *Bottom Line's MIND-BOOSTING SECRETS!* Our all-star list of contributors…



◆ ***Ray Sahelian, M.D.**** received his degrees from Drexel University and Thomas Jefferson Medical School, both in Philadelphia, and is certified by the American Board of Family Practice. He has appeared on many television programs, including *Today* and the *NBC Nightly News with Tom Brokaw*, and has been quoted in *Newsweek*, *Modern Maturity*, *USA Today* and the *Los Angeles Times*. His books have been translated into Japanese, Korean, Italian, German, Russian and Chinese.

He is on the board of *Today's Health and Wellness*, and writes regular columns for *New Living*, *YOGItimes* and *Whole Life Times*. He also consults and formulates products for vitamin companies.



Other Contributors:

◆ ***Lise Alschuler, N.D.**,* Bastyr University

◆ ***David Benton, Ph.D.**,* University of Wales

◆ ***Robert Clarke, Ph.D.**,* Radcliffe Infirmary, Oxford, England

◆ ***Craig Cooney, Ph.D.**,* University of Arkansas for Medical Sciences

◆ ***Tom Hamazaki, M.D., Ph.D.**,* Toyama

*www.raysahelian.com/books.html

The information in this magazine is not intended as a substitute for personal medical advice. Before making any decision regarding your health, please consult a physician or other qualified health-care practitioner.

time, you'll be getting the health benefits you've been promised for years, but never fully enjoyed.

BONUS: You'll even find that some prescription medications you're taking are more effective, with far fewer side effects. Or better yet, that you don't need them at all!

Super healing begins when you realize this one simple fact of life:

A Centuries-Old Medical Blunder Is Cheating You Out Of The Vibrant Good Health You Deserve!

I understand if you're somewhat skeptical that one simple secret can produce all these wonderful health benefits. But in truth, this one secret is about turning everything you thought you knew—everything the medical profession thought *it* knew—upside down, inside out and backward.

In fact, you could say that this astonishing new discovery has turned the prevention and treatment of disease on its head—*LITERALLY*!

For hundreds of years, doctors administered medicines that directly targeted their patients' complaints. If your hip ached, the doc would give you something that short-circuited the pain. If your liver was failing, he'd prescribe a liver tonic. If you had digestive problems, he'd give you something to treat your stomach.

Put simply, doctors used drugs and therapies that focused entirely on the part of you that had stopped working correctly …

… But they were completely ignoring the most powerful healer your body ever had: *Your BRAIN!*

That kind of thinking seems ridiculous now. Especially when you consider the fact that scientists and doctors *have always known* that our brains are programmed by nature itself to heal our bodies.

- ✔ When you cut your finger, *your brain* triggers the release of powerful infection fighters and orders your cells to close the wound.
- ✔ When you catch the flu, *your brain* alerts your immune system, which kills the bug that infected you.
- ✔ When your heart, lungs, liver or other organs begin behaving erratically, *your brain* is programmed to release chemicals to restore balance.

In fact, *your brain* regulates every bodily function crucial for energy, health and even life:

- ✔ *Your brain* tells your heart to beat—and how fast …
- ✔ It tells your lungs to breathe—and how deeply …
- ✔ It tells you when to sleep—and for how long …
- ✔ It tells you when you need food and water …

"This potent antioxidant [named on page 87] can regenerate vitamin C and vitamin E … an ideal substance in the treatment of brain and neural disorders."

—Dr. Lester Packer
University of California, Berkeley



(Continued on next page …)

Medical and Pharmaceutical University, Japan

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Bottom Line - Boardroom

Say GOOD-BYE To Supplement Confusion!

Wondering what really works … what doesn't … and what could actually *hurt you? Bottom Line's MIND-BOOSTING SECRETS* clears up the confusion once and for all—with hard medical evidence from more than 30 of America's most respected medical research institutions—including …



- Harvard Medical School
- Duke University
- Tufts University
- Baylor Research Institute
- National Institutes of Health
- Veterans Affairs Medical Center
- University of North Carolina
- Federal Agency for Healthcare Research and Quality
- University of Arizona
- University of California, San Diego
- University of California, Berkeley
- Rockefeller University
- American Association for Cancer Research
- American Stroke Association
- University of Texas Health Science Center
- U.S. Food and Drug Administration
- Rush University
- New York University Medical Center
- **And MORE!**

PLUS, you get cutting-edge discoveries from 21 of the world's most advanced medical institutions …

AND, you get straight answers from the world's most respected medical journals—including …

❑ *The Journal of the American Medical Association* … ❑ *New England Journal of Medicine* … ❑ *Journal of the American Heart Association* … ❑ *British Medical Journal* …

❑ **And MORE!**

Take control of your health NOW! Send for your FREE 30-Day Preview right away!

- ✔ It regulates your digestive system—separating important nutrients from waste products, and ensuring proper, regular elimination …
- ✔ It determines when you need sex and how often—and even determines how satisfying the experience will be for you …
- ✔ It's your body's natural pharmacy—manufacturing and balancing scores of "brain chemicals" and hormones that regulate weight loss and the function of every organ in your body …
- ✔ And it dispatches your immune cells to fight infections, heal arthritic joints, and even kill cancer cells!

"I have recommended [the supplement named on page 99] to dozens of patients. The majority reports that it enhances alertness and arousal, and has a profound effect on memory and awareness. At least a third notice an enhancement in visual perception."

—Dr. Ray Sahelian



It seems crazy to ignore all that healing power. But medical doctors have been doing it for hundreds of years. Heck. Even alternative and "holistic" physicians often fail to jump-start the healing process where it starts: *In the brain!*

Fortunately for you, scores of breakthrough studies at many of the world's most reputable medical institutions have now given us a better way …

The Astonishing Health Breakthrough You've Been Praying For:

Build A Better BRAIN; Build A Better BODY!

Until recently, most doctors and scientists believed that it was impossible to build a better brain. Medical students were taught that there was *no way* to replace dying brain cells—as patients grew older, declining brain function was just a cruel fact of life.

Now we know that was wrong, wrong, *WRONG!*

Bottom Line - Boardroom

True: As we age, our brains age, too. Arteries, veins and capillaries that once nourished your brain become clogged with plaque. Certain foods and beverages you've ingested over the years have directly killed brain cells. And your years of exposure to toxins in the environment, stress and medications you've taken have killed even more.

Gradually—almost imperceptibly at first—your brain begins *losing* its healing power. And what we call the aging process—the aches, pains, declining energy and increasing health problems of middle age—begins.

But in just the last few years, scientists have discovered an amazing fact: Your brain has the capacity not only to replace dying brain cells, but also to add new ones.

Given the right building blocks, *you can actually grow a bigger brain—at ANY age!*

And when it comes to the brain, *size matters.* But so does each individual cell's ability to function. Fortunately, we've also discovered that the human brain is like a thirsty sponge—ready, willing and able to absorb nutrients and other natural substances that improve the performance of every cell!

Scores of clinical studies at Harvard, Duke, Tufts, Baylor and dozens of other respected medical institutions prove it's true: What you eat and drink, and the supplements you take actually alter your brain's structure and chemistry. And that single fact gives us scores of safe, effective ways to not only improve your thinking, your memory and elevate your mood, but also to cure what ails you!

We've discovered, for example, that brain cell membranes can be restored with certain fatty acids and phospholipids … accumulation of waste products can be reduced with antioxidants … the brain's energy-production system can be improved by providing certain mind energizers. Hormone levels can be restored—naturally.

Furthermore, we've found that natural supplements work wonders on the aging brain and they can influence the following crucial brain chemicals …

- *Acetylcholine* helps with memory and learning.
- *Dopamine* is primarily responsible for sex drive, mood, alertness and movement.
- *Norepinephrine* and *epinephrine* influence alertness, arousal and mood.
- *Serotonin* is involved in mood, appetite control, emotional balance and impulse control.
- And much, MUCH MORE!



"A few years ago, I noticed a distance develop between me and my husband. I just didn't have the urge to be intimate; and obviously, this hurt our closeness. I really thought we were going to break up. I started taking 5 mg a day of [the supplement named on page 97] and within a week, I couldn't keep my hands off my husband."



—Judy, a 52-year-old travel agent, married for 24 years

And now, at long last …

Your Health Miracle Awaits You!



Dear Friend,

My name is Martin Edelston and I'm the chairman and publisher of BOTTOM LINE BOOKS. We are proud to announce the publication of the most powerful guide to healing ever. ***Bottom Line's MIND-BOOSTING SECRETS***—246 BIG pages, each one packed with natural prescriptions for a healthier brain and body!

You've never seen anything like *Bottom Line's MIND-BOOSTING SECRETS* before. To make it easy for you, you'll discover it's fully illustrated with diagrams, charts and tables.

MIND-BOOSTING SECRETS will tell you what the latest medical and scientific studies prove about each supplement you're taking … what other experts say about their experiences with these brain-boosters … what has worked and, equally important, what hasn't … and actual case histories—real-life stories of patients' remarkable healing!

Most important, we'll give you specific, easy-to-follow action plans—including what to take, how much to take, and even *when to take it!*

(Continued on next page …)



"I find [the supplement named on page 99] to be a powerful memory booster. Ever since I started taking 5 mg three times a week, I remember phone numbers and names much easier."

—Bill, a 68-year-old engineer from Park City, Utah



Bottom Line - Boardroom

"In October 2002, researchers reported in *Archives of Neurology* that high doses of [the supplement named on page 85] slowed Parkinson's disease progression by as much as HALF!"

—Dr. Ray Sahelian



Bottom Line's MIND-BOOSTING SECRETS puts first things first—by giving you the foods, supplements and easy exercises that your brain craves to grow younger and stronger.

In just the first few pages, you'll discover all-natural ways to build a bigger brain and boost your IQ … restore the faster thinking and reflexes of your youth … sharpen your short-term AND long-term memory … improve your vision and intensify your hearing … release the brain chemicals that erase depression … and even prevent and reverse Parkinson's and Alzheimer's.

Then, it shows you how these same natural substances have been proven to help your brain heal the rest of you—curing and even reversing chronic problems like high blood pressure and cholesterol … arthritis … chronic fatigue … insomnia … failing eyesight and hearing … diabetes … sexual dysfunction … obesity … and more!

And, you'll discover how the simple act of giving your brain what it craves can literally save your life—by helping prevent an otherwise fatal heart attack or stroke!

… In fact, it's so crucial that you put these breakthroughs to work for you right away, we want you to discover all of the miracles awaiting you in *Bottom Line's MIND-BOOSTING SECRETS absolutely FREE!*

Just detach the Reply Card that's between pages 14 and 15 of this Special Report, put it in the postage-paid envelope we provide, and drop it in the mail today. We'll rush your copy of *Bottom Line's MIND-BOOSTING SECRETS* to you. Put it to work for you for a whole month: Let it power up your brain and begin healing your body for 30 full days completely without cost or obligation.

I'll tell you more about this amazing "try-it-before-you-buy-it" offer in a minute. First, let me reveal a sampling of the mental miracles that await you in your FREE 30-DAY PREVIEW of *Bottom Line's MIND-BOOSTING SECRETS* …

- **Mind-boosting meals.** Eat this in the morning to enhance your memory power and learning capacity. Eat this at night to ensure a deep, brain-tuning sleep. What to eat, and when to eat it! Page 32
- **Nature's most delicious brain-booster.** Eating this savory food 2 to 3 times a week has been shown to end depression, lift your mood, intensify your memory, ease mood swings, even help cure patients with schizophrenia! Page 45
- **Just say "NO" to Alzheimer's.** In a recent study, researchers at the Rush Institute for Healthy Aging in Chicago, found that elderly people who regularly consumed these foods—or took these 2 little-known supplements—were 70% less likely to develop Alzheimer's than those who didn't. Page 51
- **Smarter kids and grandkids.** Duke University researcher discovers that women who took this supplement in the last third of pregnancy had smarter babies with better memories! Page 52
- **Super supplement.** Already approved in Europe and Japan for treatment of stroke, Parkinson's disease and other neurological disorders, this supplement has also been shown to improve mental performance in Alzheimer's patients! Page 53
- **Just one a day does the trick.** The cheapest, safest and most reliable way to improve your mood, clarity of thought and energy, as well as your overall well-being. Clinically proven in major studies in Britain and Australia! Page 59
- **Feeling fuzzy? Try this.** In a 1997 study, women reported clearer thinking and feeling more composed with just 50 mg a day. Page 61
- **Enhance JOY!** Doctors report that this single supplement "increases their alertness and focus, improves their mood and enhances their joy in life!" Page 62
- **The vitamin your brain craves most:** Essential for the production of critical brain chemicals. Page 62
- **Is this little-known nutrient the magic bullet for Alzheimer's and Parkinson's?** What doctors won't tell you. Page 65
- **Tufts University breakthrough.** Discover the link among these 3 vitamins and the chemical that can damage your memory, poison your brain cells and cause heart attacks and strokes. Reading this can save your life! Page 66
- **Nature's amazing antidepressant.** Proven in studies worldwide to be as good as antidepressant drugs—and without the nasty side effects! Page 69

"A woman whose daughter was suffering with depression told me, '[the supplement named on page 69] gave me my daughter back.'"

—Paul Frankel, Ph.D.



Bottom Line - Boardroom

Newly Discovered Medical SHOCKER

FORGETFULNESS Could Be Your Body's Way Of WARNING You Of An Impending *HEART ATTACK*!

The artery goo (plaque) that clogs your brain and impairs your memory as you age also obstructs the vessels that bring life-giving blood to your heart muscle.

So, if you're finding that it's getting a little harder for you to learn new things or solve complex problems … recall names, telephone numbers and appointments … or that you sometimes find yourself feeling down for no reason at all—it could be your body's way of warning you of heart trouble ahead!

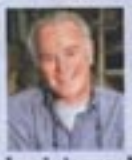
The solution? Give your brain and body what they need to unclog ALL your arteries, veins and capillaries!

See for yourself—get your FREE 30-DAY PREVIEW of *Bottom Line's* MIND-BOOSTING SECRETS TODAY!



- **No more "senior moments"!** Foods and supplements that fight brain aging—and the flagging memory, confusion and slower reflexes that come with it. *BONUS:* They can also protect against heart attack, stroke and even against failing eyesight! Pages 75–76
- **Swiss memory miracle.** Studies at the University of Bern, Switzerland, demonstrate that these 3 vitamins helped both men and women *ace* memory tests! Page 75
- **Halt age-related brain damage—*by eating strawberries?*** This secret inside spinach and strawberries is *clinically proven* to keep your brain cells young! Page 76
- **Instant energy for aging brains.** Three "mind energizers" are like a jolt of high-test jet fuel—sharpening your alertness, mental arousal, vigilance, concentration, focus and more! Page 82
- **Defends your brain like a junkyard dog!** This amazing nutrient stabilizes cell membranes, protects synapses and protects neurons against rusting out. Page 83
- **Feeling anxious, restless, irritable? Having trouble sleeping?** These 2 amino acids may be the culprits! Relief is just a quick read away—on page 91.
- **These 2 superpowerful brain hormones can change your life!** They improve your ability to learn … sharpen your memory … ramp up your sex drive and intensify sexual enjoyment … boost your mood and energy levels … and even improve your hearing! Pages 94–95
- **India's antiaging miracle.** Multiple studies show that this powerful, but little-known herb relieves stress, boosts immunity, and may inhibit inflammation and *even cancer!* Page 107
- **Ancient Chinese stress-buster.** Used for thousands of years and praised by millions of users, this natural herb ends chronic fatigue and combats heart disease—doctors swear by it as a way to improve the memory of stroke victims and the mental function of multiple sclerosis patients. Page 110
- **Many times better than drugs for Alzheimer's patients.** This herbal extract has been proven far more effective than prescription drugs at inhibiting the brain chemicals that cause decreased brain function. Actually reverses Alzheimer's symptoms! Page 112
- **Clear out your medicine cabinet.** The *British Medical Journal* shows this herb to be as effective as anti-

(Continued on next page …)



"I have been taking 2.5 mg of [the supplement named on page 64] 3 times a week for the last few months, and my brain's working again. I can think clearer and sharper."

—Mark, a 56-year-old accountant from Oakland, California



Bottom Line - Boardroom

"[On page 95], I name 2 superpowerful hormone supplements—available at any health-food store. You can expect improvements in learning and memory, sex drive and sexual enjoyment, mood and energy, speed of thinking, verbal fluency, concentration and focus, creativity, vision, hearing, awareness and sensory perception."

—Dr. Ray Sahelian



depressant drugs—but with virtually NO side effects! It'll save you a bundle, too. Page 115

- **4 herbal miracles nobody tells you about.** These little-known herbs are famous in India and around the world for their ability to improve your learning skills and clarity of thinking … energize your life … and even promote sharper vision! Page 118
- **And much, MUCH MORE!**

Fuel Your Brain, Heal Your Body!

Once your brain is working at peak efficiency, it's ready to support all your body's preventive and healing processes!

Bottom Line's MIND-BOOSTING SECRETS can help there, too—with scientifically proven, all-natural ways to end insomnia … rejuvenate aging eyes and ears … restore your youthful energy … revitalize your sex life … ease diabetes symptoms … and help you prevent or even reverse heart disease!

Here are just a few of the healing miracles you'll discover …

- **10 to 20 minutes of morning light will help you sleep soundly tonight.** Eight ways to get all the sleep you need. No drugs necessary! Page 33
- **Sharpen your vision.** One gram a day of this supplement for 15 days resulted in better eyesight in young people! Page 53
- **Wipe out chronic fatigue forever.** The one vitamin that you need more of as you grow older. Page 59
- **B vitamins are best for boosting energy—right? WRONG!** These newly discovered supplements work even better! More bang for your buck. See page 61.
- **Calling all diabetics!** Your insulin may be depriving you of this nutrient and making you feel sicker. Also critical for anyone suffering from gastritis, autoimmune disorders, arthritis, thyroid problems, heartburn or acid reflux disease. Read this! Page 63
- **Nature's amazing SEX tonic.** This often-overlooked coenzyme (NOT CoQ10) is famous for increasing the desire for sex in both men and women. Boosts mood, energy, vision and alertness, too! Page 65
- **Head off heart disease or a stroke.** These 3 common vitamins—taken in the proper dosages—lower deadly homocysteine levels and protect both your heart and your brain! Page 66
- **Cancer killer.** Scientists suspect that this group of 4 nutrients may "turn off" cancer genes! Others say they could be the ultimate age reversers—and they protect against heart attack and stroke, too. Pages 68–69

Is Your Doctor Committing One Of These 3 CARDINAL SINS?

- ✓ **CARDINAL SIN 1:** They treat the brain as if it were no more important than any other organ …
- ✓ **CARDINAL SIN 2:** They completely ignore the crucial role the brain plays in protecting and healing every organ and the trillion cells in your body …
- ✓ **CARDINAL SIN 3:** And worst of all, they give you toxic medications that actually *kill brain cells* and block your brain's ability to heal you!

No wonder too many doctors,



surgeons and drugs are impotent to heal you! Until the brain is healthy and ready to direct the healing process, taking handfuls of drugs is like filling a car's gas tank, but never starting the engine. *You're going to get nowhere fast!*

But when you first give your brain what it needs to grow and be healthy, you exponentially multiply the healing power of natural remedies *and* the medicines your doctor gives you!

Send for your FREE 30-DAY PREVIEW of *Bottom Line's* MIND-BOOSTING SECRETS RIGHT AWAY!

Critical CONSUMER BULLETIN #1:

Supplement RIP-OFFS!

***Bottom Line's MIND-BOOSTING SECRETS* clears up the confusion—with straight talk not only on what DOES work, but also on what DOESN'T work ... and especially what can actually do more harm than good!**

You'll discover ...

- **Vitamin fraud:** Ads say these 2 supplements are memory miracles. They lie! Even worse: Taking one of them could expose you to mad cow disease! Page 54
- **Save a bundle!** This mood-lifter works like gangbusters—but at the hefty price of $1 a pill! Here's how to get the same benefits at a fraction of the cost. Page 72
- **Supplement you should never take at night:** If you're struggling with insomnia, this common supplement might be to blame. Page 70
- **2 antioxidant supplements you should never take:** The money-saving secret that vitamin companies do NOT want you to know! Page 80
- **Ignore GABA hype!** Supplement companies swear that a GABA supplement is a great brain-booster. BALONEY! It can't even get to your brain! Money-saving details, page 90.
- **BEWARE: This "safe" supplement causes enlarged prostate!** And it gets worse: Symptoms may also include baldness, menstrual irregularities, nervousness, aggressiveness, headaches, mood swings—even heart palpitations! Changing your dosage is the answer. Details, page 98.
- **Dangerous prescription/supplement combinations.** Page 168
- **Common supplement hoaxes—** and how to avoid them. Page 170

PLUS, You'll Discover...

- **WARNING: This popular stress-reducing herb could damage your liver!** Doctors and alternative therapists have recommended it for years—despite the fact that it is known to cause hepatitis, cirrhosis and liver failure! Get the facts on page 114.
- **8 easy ways to spot phony supplement claims.** Page 170
- **Supplement labels for dummies—** how to know what you're really taking. Page 175
- **Quality supplement sources:** Over 700 places to buy quality supplements in all 50 states—pages 183–219. PLUS, over 150 sources on the World Wide Web. Pages 220–221
- **And MUCH MORE!**

Send for your FREE 30-DAY PREVIEW of *Bottom Line's MIND-BOOSTING SECRETS* RIGHT AWAY!

- **Fire up your body's FAT-BURNING furnace.** This trio of supplements shovel fatty acids into your cells for greater energy—they vaporize calories, too! Page 82
- **Bye-bye 'besity!** Obesity, that is—this common supplement suppresses your appetite naturally. Pounds melt away! Page 90
- **CAUTION: Cholesterol-lowering drugs can drive you crazy!** New studies show they can lead to mental decline, depression, increased rates of accidents, suicide and even homicide. Discuss these alternatives with your doctor IMMEDIATELY! Page 95
- **Red-hot MAMA!** This breakthrough supplement is converted into both testosterone and estrogen in women's bodies, which in turn, intensify sexual desire and performance! For greater intimacy even in your later years, send for your FREE PREVIEW of *Bottom Line's MIND-BOOSTING SECRETS* and check out page 97.
- **And much, MUCH MORE!**

Let *MIND-BOOSTING SECRETS* Build You A Better Brain And A Healthier Body FREE For 30 Days!

There's not a doubt in my mind that *Bottom Line's MIND-BOOSTING SECRETS* will bring dozens of mental and physical healing miracles to your life. Dr. Sahelian has seen these secrets do it hundreds, perhaps thousands of times for

(Continued on page 11 ...)

Bottom Line - Boardroom

Expert Brain-Boosting Advice That Fits YOUR Life, Hand In Glove …

A Brain-Boosting Plan For EVERY Age!



If You're Between 25 and 40 …

You're establishing your family and career and you need to maximize your performance to reap the rewards of accomplishment and success.

■ **Daily supplement plan:** What to take every day to keep your mind and body at peak performance. Page 124

■ **Crunch-time supplements:** 7 supplements that are essential for mental and physical energy, enhanced immunity and a sharper mind when you're under stress. Page 125

■ **Depression relief:** 5 ways to cure mood swings, lift your mood—and even ease depression from premenstrual syndrome! Page 126

■ **Stress-busters:** 5 quick ways to fight stress—and win! Pages 126–127

■ **Insomnia-beaters:** 4 supplements that help you get a deeper, more restful sleep! Page 127

■ **Healthier pregnancy:** Begin nurturing your baby at conception and even eliminate postpartum depression! Page 127

■ **And MUCH MORE!**



If You're Between 41 and 60 …

You are at the peak of your success in business, relationships and life … But you may begin noticing your energy levels decline … or that it's harder to remember names or where you left the car keys. Maybe your sex drive and enjoyment are somewhat diminished … or perhaps you find it harder to learn new things.

No worries—*Bottom Line's MIND-BOOSTING SECRETS* can help—with the ideal brain-boosters for this time of your life:

■ **5 essential supplements for folks over 40:** The crucial plan for keeping your mind and body fully nourished and at peak performance. Critical help in preventing future health problems, too! Page 130

■ **5 quick ways to SUPERCHARGE your life:** Looking for greater energy, an even sharper memory, greater clarity of thinking, a more joyful mood, and more? These 5 all-natural substances can make you feel young again! Page 130

■ **6 blockbuster brain-boosters:** Looking for a plan to achieve peak performance? Adding these supplements can do the trick for you! Page 131

■ **Secrets of successful hormone replacement:** What your doctor may not be telling you. Page 132

■ **And MUCH MORE!**



If You're 61 or Over …

You're beginning to enjoy all the rewards of a well-lived life. You have the finances and time to live life on your own terms. But you may begin noticing that it's harder to remember, think and learn. Your vision and hearing may be dimming. And you may find that you catch more colds than you used to—your immune system may need a tune-up.

Here, again, *Bottom Line's MIND-BOOSTING SECRETS* comes to your rescue:

■ **Amazing memory makeovers:** Actual case studies where diet and supplementation restored a failing memory—and how it can work for you, too! Beginning on page 133.

■ **The "Fountain Of Youth" for an aging brain:** Doctors call it "age-related cognitive decline." In plain English, many people find it increasingly difficult to learn, remember and solve complex problems after age 50. The great news: It's REVERSIBLE! Complete Rx for everyone over 50. Page 134

■ **An insomniac's dream:** Finding it harder to sleep these days? Here are 2 simple ways to reverse insomnia—and sleep like a baby again! Page 136

■ **Antiaging miracles:** Foods and supplements that can boost the flow of nutrient-rich blood to the brain … energize your brain cells … get your synapses snapping … actually REBUILD BRAIN CELLS! Pages 136–138

■ **Seniors' step-by-step guide to essential supplements:** You get a daily baseline plan … a more intense regimen that amplifies the health benefits by an order of magnitude … and the maximum-strength strategy for brain and body health—including what to take, how much to take, and even when to take it! Pages 138–140

■ **And MUCH MORE!**



"The efficacy of [the supplement named on page 70] in treating depressive syndromes and disorders is superior to that of a placebo and comparable to that of standard tricyclic antidepressants (prescription drugs)."

—Dr. G.M. Bressa



his patients. And they've worked wonders in his life as well.

Now, it's time for you to discover them, too.

It's possible for you to personally experience how it feels to have depression flee and have your life infused with youthful joy and vibrant mental energy … to restore your ability to focus more intensely, think smarter, react more quickly and work more productively … to reawaken the steel-trap memory of your youth and begin learning and remembering as well as you did decades ago!

It's possible for you to revel in your rediscovered *creative abilities* … and to witness firsthand how your eyes can see more vividly and your ears can hear more clearly. You can even cut your risk of devastating brain diseases like *Alzheimer's* by up to 70%!

More than that, it's possible for you to experience the amazing healing that your new, improved brain will bring to your body: How your arthritis pain and stiffness disappear … how fatigue vanishes, replaced by deep reservoirs of new energy … how insomnia fades away and deep, restful sleep returns.

See for yourself how sexual problems evaporate and youthful passion, performance, pleasure and satisfaction are restored … how chronic cold, flu and other infections cease … how high blood pressure and high cholesterol plummet, leaving you far less vulnerable to a heart attack or stroke … and even how your brain can flood your body with potent, chemo-enhancing, tumor-fighting hormones.

And finally, you'll see how your revitalized brain makes all the vitamins and other supplements you're taking give you the health benefits you've been promised for years, but never fully enjoyed … and how your prescription medications are more effective, with far fewer side effects. Who knows? You may even discover that you no longer need them at all!

Pay ONLY If These Amazing Secrets Work Wonders For You!

Just drop the enclosed Reply Card into the nearest mailbox, and in a few days, a complete, hardcover, 246-page copy of *Bottom Line's MIND-BOOSTING SECRETS* will appear on your doorstep.

Take a whole month—30 full days—to discover these amazing secrets and put them to work for you.

Then, you decide.

These simple supplements and activities have already worked wonders in thousands of patients. I'm absolutely convinced that *Bottom Line's MIND-BOOSTING SECRETS* is going to do the same for you. If you agree, do nothing; you'll be billed at the discount rate of 3 easy installments of just $9.99 each.

(Continued on next page …)

Critical CONSUMER BULLETIN #2:

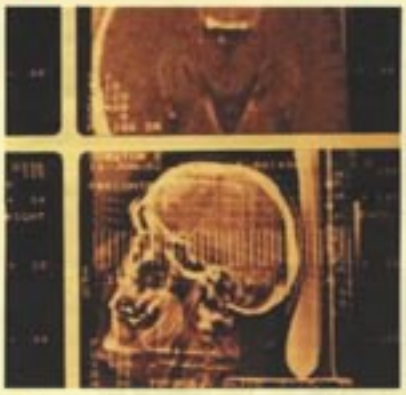
BRAIN DAMAGE WARNING!

Did you know that certain foods, supplements and prescription drugs actually kill brain cells and hobble your brain's ability to function or heal you?

It's true! And in *Bottom Line's MIND-BOOSTING SECRETS*, I name names … give you the full list of brain-busting drugs … PLUS, I give you *scores* of much safer alternatives!

You'll discover …

- **9 easy ways to defuse stress without drugs or even supplements.** Free. Page 36
- **3 natural stress-busters.** Page 36
- **Silent strokes—what causes them; how to prevent them.** Helps ease constriction of arteries, clot formation, high blood pressure and even hearing loss! Page 36
- **Alcohol damages your brain. Right?** *Not necessarily!* Page 37
- **Movies, books and TV shows that impede brain function.** Page 37
- **Prescription drugs that damage memory, reasoning ability.** Page 38
- **Is your cholesterol-lowering drug depressing you?** What doctors don't tell you that could be killing your concentration and attention span. Page 38



- **Crucial question to ask your doctor if you're taking beta-blockers,** painkillers, calcium channel blockers, anticonvulsants, muscle relaxants or chemotherapy. Page 38
- **And much, MUCH MORE!**

www.BottomLineSecrets.com/brain 11

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"I noticed the most dramatic effects from [the vitamins and supplements named on pages 144–145] … I can now function all day without being tired, and my husband mentioned that I was acting more cheerful."

—Desiree, a 38-year-old homemaker



Otherwise, simply return the book, keep ALL 5 Bonus Gifts and owe nothing!

Yes, you read that right—you get 5 Bonus Gifts just for looking at *MIND-BOOSTING SECRETS*—ABSOLUTELY FREE!

I urge you: Every day that goes by without putting these astonishing, all-natural mind-boosters to work means you're getting less than the best out of your life.

- ✔ **It costs you NOTHING** to discover and use ALL of the life-enhancing therapies in *Bottom Line's MIND-BOOSTING SECRETS* for 30 full days.
- ✔ **You get 5 valuable BONUS GIFTS**—*Save Your Sex Life NOW! … Memory Loss Can Be REVERSED! … Reclaim JOY! … Never Suffer Through Another SLEEPLESS NIGHT! …* and *Prevent Or Even REVERSE ALZHEIMER'S!*—just for looking.
- ✔ And if you decide to keep *Bottom Line's MIND-BOOSTING SECRETS*, you pay ONLY the **preferred discount rate:** 3 easy payments of just $9.99.



Please don't delay. *Tear off the Reply Card between pages 14 and 15, put it in the postage-paid envelope, and drop it in the mail TODAY!*

Yours for a healthier, more fulfilling life,

Martin Edelston

Martin Edelston
Chairman and Publisher, BOTTOM LINE BOOKS

BONUS GIFT #1—YOURS FREE JUST FOR LOOKING!



5 leading "love doctors" reveal secrets to lasting romance and intimacy—and invite you to …

Save Your Sex Life NOW!



BONUS GIFT #1!

Discover these secrets NOW—and then brace yourself—for the best sex of your LIFE!

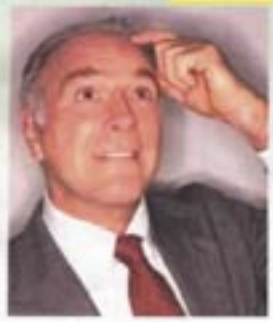
- **Nature's amazing "horny hormone."** Can the testosterone patch really restore youthful sexual desire? What are the risks? Get the facts!
- **Is your DOCTOR killing your sex drive?** Common medications that destroy sexual desire and performance.
- **Foods that kill great sex.** Plus, what to eat for peak sexual function and performance!
- **Time of day when sex can hurt your heart.** Crucial news for anyone over age 50!
- **WARNING: This popular sex "supplement" could give you PROSTATE CANCER!** What every man should know.
- **Arthritis pain destroying sexual enjoyment?** Doing this 30 minutes before bedtime gives you the pain relief and flexibility to … GO for it!
- **Best sexual positions for aging bodies:** Spice up your sex life—starting TONIGHT!
- ***Surprise:* Great sex begins in your SECOND favorite organ!** Yes, we're talking about your BRAIN! Aphrodisiacs that really work.
- **Male hormone blocks orgasm … *in WOMEN!*** Startling fact: A low level of this hormone can decrease sexual function up to 60% in women. PLUS, the simple treatment to ask your doctor about.
- **Better than Viagra® for erection problems?** Viagra not working for you? Here are 2 NEW ways to restore the rock-hard erections and staying power of your youth!
- **Natural aphrodisiacs.** Herbs that help produce harder erections in 78% of all men tested … that boost sexual desire in both men and women … enhance vaginal lubrication … intensify sexual pleasure and more. Gangbuster results for just pennies a day!
- **2 sure cures for vaginal dryness.** End the pain and restore the intimacy of your youth!
- **And much, MUCH MORE!**

Expert Sex-Saving Guidance From:

- **Robert N. Butler, M.D.,** National Institute on Aging
- **Irwin Goldstein, M.D.,** Boston University School of Medicine
- **Anne Kenny, M.D.,** University of Connecticut
- **Chris D. Meletis, N.D.,** National College of Naturopathic Medicine
- **Leslie R. Schover, Ph.D.,** University of Texas

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BONUS GIFT #2—YOURS FREE JUST FOR LOOKING!



4 Eminent Physicians Reveal How …

Memory Loss Can Be REVERSED!

You do NOT have to take a flagging memory lying down!

Medical science has discovered that a fading memory is NOT inevitable. To the contrary: We've found that many substances actually revitalize your ability to remember—and getting them can be as easy as eating the right foods, or adding a supplement or 2 to your daily regimen!

- **SHOCKER: Everyday vitamin heads off Alzheimer's!** Symptoms of Alzheimer's—the ultimate memory-killer—can be prevented or even reversed with a common vitamin. What it is and how much you should take every day.
- **Delicious foods that block memory damage.** How? They're rich in substances your body needs to protect brain cells involved with memory. Important side effect: They protect your heart, too!
- **5 fun ways to build a muscle-bound memory.** Easy, everyday "mental exercises" that help give you the memory you had when you were a teenager.
- **13 common prescription drugs could be damaging your memory!** Are you taking any of these memory-muggers? Here's what you MUST do NOW!
- **CAUTION: Your allergy medication may be killing your memory!** This popular drug is commonly prescribed for allergies and insomnia—but nearly half of older patients taking it suffered memory impairment. Urgent self-defense!
- **Is your failing memory the symptom of a serious disease?** The common cause of memory loss your doctor may be missing … the test to ask for … and what to do if it's positive.
- **4 supplements your brain needs to REVERSE memory loss.** They protect the rest of you from arthritis, heart disease and more. *IMPORTANT BENEFIT:* While they can be just as effective as drugs, they're cheaper and safer than what doctors prescribe!
- **And much, MUCH MORE!**



BONUS GIFT #2!

Expert Memory-Saving Advice From:

- **Joseph V. Agostini, M.D.,** Yale University School of Medicine
- **Vernon H. Mark, M.D.,** Harvard Medical School
- **Mary E. O'Brien, M.D.,** American Nutraceutical Association
- **Donald F. Weaver, M.D., Ph.D.,** Dalhousie University, Canada

BONUS GIFT #3—YOURS FREE JUST FOR LOOKING!



7 Leading Scientists Invite You To Wipe Out Depression And …

Reclaim JOY!

Here's an easy, 8-step plan for experiencing the happiness and joy you had as a youth, while avoiding costly antidepressants and their dangerous side effects:

- **6 daily supplements that destroy depression.** What to take for a powerful jolt of mood-lifting power—and equally important, HOW MUCH to take of each one for maximum benefit!
- **How to know if your herbal antidepressant is pure.** Any of these 3 seals on the package means you can take it with confidence!
- **Does depression mean you're at risk for a broken bone?** Surprise: Depression and bone loss often go hand-in-hand! Three crucial self-defense strategies!



BONUS GIFT #3!

- **The best remedy for depression.** This simple, pleasant activity beats drugs when it comes to ending depression. Medical studies show it cuts your risk of depression by nearly half!
- **Lift your mood and back pain VANISHES!** How to know if your back pain is being caused by depression — and if so, what to do about it.
- **Folic acid derivative makes Prozac® and Zoloft® work BETTER!** Amazing news: This common supplement kicks prescription antidepressants into overdrive.
- **And much, MUCH MORE!**

Expert Help For Ending Depression From:

- **Jonathan E. Alpert, M.D., Ph.D.,** Massachusetts General Hospital
- **Kaarin J. Anstey, Ph.D.,** Australian National University
- **Mark Blumenthal,** American Botanical Council
- **Hyla Cass, M.D.,** UCLA School of Medicine
- **Giovanni Cizza, M.D., Ph.D.,** National Institute of Diabetes and Digestive and Kidney Disease
- **Markus Mayr, M.D.,** District Hospital, Austria
- **Andrew L. Rubman, M.D.,** Lane College of Integrative Medicine

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BONUS GIFT #4—YOURS FREE JUST FOR LOOKING!



7 Leading Authorities On Sleep Want To Make You A Solemn Promise That You'll…

Never Suffer Through Another SLEEPLESS NIGHT!



Caution: Insomnia is EXTREMELY hazardous to your health! Getting less than 7 hours a night contributes to obesity, diabetes, low immunity to infection, arthritis, heart disease, high blood pressure, and can DOUBLE your risk of death!

- **Astonishing home remedies for deeper sleep.** How a knitting needle, a rocking chair and a good pair of shoes can give you the best night's sleep you've had in years!
- **Older people need less sleep—right? *WRONG!*** Why you still need 7–9 hours a night, and 5 easy ways to make sure you get it!
- **New rules for living longer … weighing less … and sleeping longer.** Two common myths that could be damaging your health and robbing you of sleep.
- **Sleep apnea is no big deal—right? THINK AGAIN!** It probably accounts for 38,000 fatal heart attacks and strokes each year! Two ways to leave this killer behind.
- **Natural relief for snorers (AND for their bleary eyed partners!).** Just do this before bedtime and you'll both sleep soundly!
- **Restless leg syndrome robbing you of sleep?** Two natural solutions and a prescription medication to ask your doctor about.
- **Expert help for insomniacs—FREE!** Four organizations dedicated to helping you sleep like a baby. Addresses, phone numbers and Web sites you should check out now!
- **And much, MUCH MORE!**

Expert Advice On Ending Insomnia From:

- **Peter Achermann, Ph.D.,** University of Zurich, Switzerland
- **William C. Dement, M.D., Ph.D.,** Stanford University
- **Carl E. Hunt, M.D.,** National Institutes of Health
- **Ralph Pascualy, M.D.,** Swedish Sleep Medicine Institute
- **Edward L. Schneider, M.D.,** UCLA
- **Paul J. Sorgi, M.D.,** Harvard Medical School
- **Jamison Starbuck, N.D.,** University of Montana

BONUS GIFT #5—YOURS FREE JUST FOR LOOKING!



6 Respected Medical Authorities Give You A Solid Defense Against Today's Most Dreaded Brain Disease…

Prevent Or Even REVERSE ALZHEIMER'S!



Leading authorities from some of the world's most respected medical institutions are discovering safe, all-natural ways to cut your risk and even reverse Alzheimer's symptoms once they've begun!

- **9 simple rules for averting Alzheimer's.** Foods, beverages, supplements and simple things you can do, starting right now!
- **Child's medicine that protects your brain.** Bonus—it could help head off a heart attack or stroke, too!
- **Type of wine that actually CUTS your Alzheimer's risk.** Danish study shows a single glass a day cuts your Alzheimer's risk a full 45%!
- **Nature's Alzheimer's miracle.** In a study of 5,500 men and women, eating this savory meal once a week cut Alzheimer's risk a whopping 70%!
- **Type of common vitamin that cuts Alzheimer's risk.** St. Luke's Medical Center in Chicago study suggests a single supplement a day could do the trick for you!
- **2 easy activities that cut your risk up to 52%!** Just do this three times a week and you're halfway there.
- **What's YOUR Alzheimer's risk?** Simple at-home test that tells you as much as 15 years in advance!
- **5 kinds of jobs that allay Alzheimer's.** A Columbia University study proves it!
- **And much, MUCH MORE!**

Professional Anti-Alzheimer's Advice From:

- **Robert Friedland, M.D.,** Case Western Reserve University
- **Constantine G. Lyketsos, M.D., M.H.S.,** Johns Hopkins Hospital
- **Sudha Seshadri, M.D.,** Boston University
- **Jeff Victoroff, M.D.,** UCLA

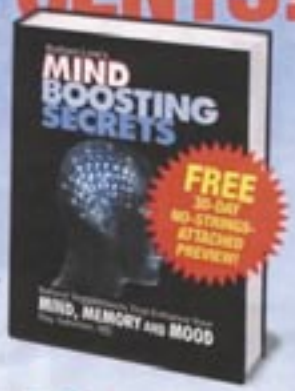
YOUR COST:

ZERO DOLLARS & ZERO CENTS!



Discover scores of all-natural ways to build a bigger brain and boost your IQ … restore the faster thinking and reflexes of your youth … sharpen your short-term AND long-term memory … improve your vision and intensify your hearing … release the brain chemicals that erase depression … and even prevent and reverse Parkinson's and Alzheimer's.

PLUS: The foods, supplements and simple activities that help your brain prevent and reverse arthritis … fatigue … insomnia … sexual problems … chronic infections … high blood pressure and cholesterol … and much, MUCH MORE!





Save Your Sex Life NOW!

Great sex is more than just intense pleasure. It's essential for promoting strong, lasting, intimate relationships and infusing your life with joy!

PLUS, studies have proven that it can also stimulate your brain, protect your heart and energize your immune system!

Discover these secrets NOW—and then brace yourself—for the best sex of your LIFE!



Never Suffer Through Another SLEEPLESS NIGHT!

You only *think* the time when you could count on a night of deep, restful sleep is behind you.

These all-natural sleep aids can help you fall asleep faster, enjoy uninterrupted sleep all night long, and awake refreshed, energized and ready for the day ahead!



Memory Loss Can Be REVERSED!

Meet your memory's 15 deadliest enemies—including prescription drugs you're taking … beverages you're drinking … choices you're making every day … and MORE!

Plus, what you should do immediately if you have been exposed to any of these memory-killers … and the foods, supplements and easy mental exercises that can repair the damage!



Prevent Or Even REVERSE ALZHEIMER'S!

Alzheimer's is a mugger. It robs you of your most precious memories … destroys your ability to learn and reason … and ultimately, it can take your life.

If you're over age 65, your chances are 1-in-10 of joining the 4 million Americans who now suffer the devastating symptoms of this cruel disease.

But now, there's hope: Leading authorities from some of the world's most respected medical institutions are discovering safe, all-natural ways to cut your risk and even reverse Alzheimer's symptoms once they've begun!



Reclaim JOY!

Depression is at epidemic levels in the U.S.—but most folks just suffer with it—or worse, look for relief in all the wrong places.

Here's an easy, 8-step plan for reclaiming the happiness and joy you had as a youth, while avoiding costly antidepressants and their dangerous side effects.

RETURN THIS FREE GIFT CERTIFICATE today and claim your FREE-Preview and your 5 FREE GIFTS!

Never an obligation to buy a thing.

GUARANTEED!

If you decide to keep **Bottom Line's MIND-BOOSTING SECRETS,** you'll also be entitled to free previews of future books in this *Bottom Line Healthy Living Series* as they're released, no more than 2 per year. Here's how it works: We'll rush you a personal announcement at least 30 days *before* sending you each new health book. Then, if you wish to take advantage of your guaranteed free preview, just do nothing—we'll send the book right to your home for your 30-day free preview. If you don't want to receive it, simply write "no thanks" on your announcement and return it to us within 30 days. You'll always have at least 30 days to make up your mind and tell us.

If you want to keep the next edition, we'll bill you later for it. If not, just return the book within 30 days.

Simple as that. And, if you ever have less than 30 days to reply to your advance announcement, simply return the book and owe nothing. You may cancel whenever you like just by sending a note to us at Bottom Line Books, P.O. Box 10657, Des Moines, IA 50381-0657. There's never any obligation to purchase a thing.

Keep ALL 5 Bonus Gifts Even If You Decide NOT To Keep *Bottom Line's MIND-BOOSTING SECRETS!*

Bottom Line - Boardroom

IN THIS URGENT MEDICAL ALERT:

Overwhelming Medical PROOF

You Can Build A Better Brain—At ANY Age!



Scores of compelling new studies from HARVARD ... UCLA ... DUKE ... TUFTS ... BAYLOR ... and many other top medical institutions PROVE these amazing, drug-free, home therapies REALLY CAN help you:

- **Forget FORGETFULNESS Forever:** Sharpen your short-term AND long-term MEMORY!
- **Think and Work SMARTER:** Build a bigger brain and boost your *IQ!*
- **Perform YOUNGER:** Restore the faster thinking and *QUICK REFLEXES OF YOUR YOUTH!*
- **Erase DEPRESSION:** Release the brain chemicals that let you rediscover *JOY!*
- **Cancel Your Date With a Health NIGHTMARE:** Prevent and reverse *PARKINSON'S* and *ALZHEIMER'S!*
- **Ease Your Arthritis Pain:** Protect your joints, restore *YOUTHFUL FLEXIBILITY* and *BREAK THE PAIN CYCLE* for good!
- **Cancel Your Chronic Fatigue:** Infuse your life with vibrant new *ENERGY!*
- **Get SEXY Again:** Deepen your *SEXUAL DESIRE, PERFORMANCE, PLEASURE and SATISFACTION!*
- **Electrify Your Senses:** Sharpen your *VISION* and intensify your *HEARING!*
- **Snooze Soundly Again:** Rediscover the joy of deep, restful, *REVITALIZING SLEEP*—starting tonight!
- **Live Cold-, Flu-, and Infection-FREE:** Build a bullet-proof *IMMUNE SYSTEM!*
- **Conquer Cancer:** Flood your body with potent, chemo-enhancing, *TUMOR-FIGHTING HORMONES!*
- **And much, MUCH MORE!**

... without costly drugs or miserable side effects ... and in as little as 21 days or even LESS!

ALSO INSIDE—*2 Critical CONSUMER BULLETINS you MUST read NOW:*

- **BULLETIN #1: Supplement RIP-OFFS!** Expensive supplements you're taking now that DON'T do what vitamin companies say they do—and can even make you feel worse. Save money and feel better! *PAGE 9, INSIDE!*
- **BULLETIN #2: Brain Damage Warning!** Scores of common prescription drugs kill brain cells ... dull memory and intelligence ... *PAGE 11, INSIDE!*

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P.O. Box 10657
Des Moines, IA 50381-0657

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Sweet Indulgences!

This Rodale Package was created for a one-shot, soft-offer book that sold to both existing customers and also to outside lists.

The book showed how to create delicious desserts with half the fat and half the sugar and half the calories. It occurred to me that the words were only half the story in promoting this book: The pictures had to make you want to eat the page!

Also notice that on page eighteen, they offered what they called a "fast fifty bonus". This was an experiment where they offered a high value premium to the first fifty people that responded to the offer. I felt that a lot of people would not respond well to the fast fifty bonus as they would believe they were not going to be the first fifty to respond. It was risky in my opinion.

Also notice the guarantee on page 19 and how the prospect is actually offered a return shipping label as a way of making the guarantee feel far more real. This is a great way of bringing dimension to a guarantee that is really powerful.

PREVENTION MAGAZINE'S
QUICK & HEALTHY LOW-FAT COOKING®

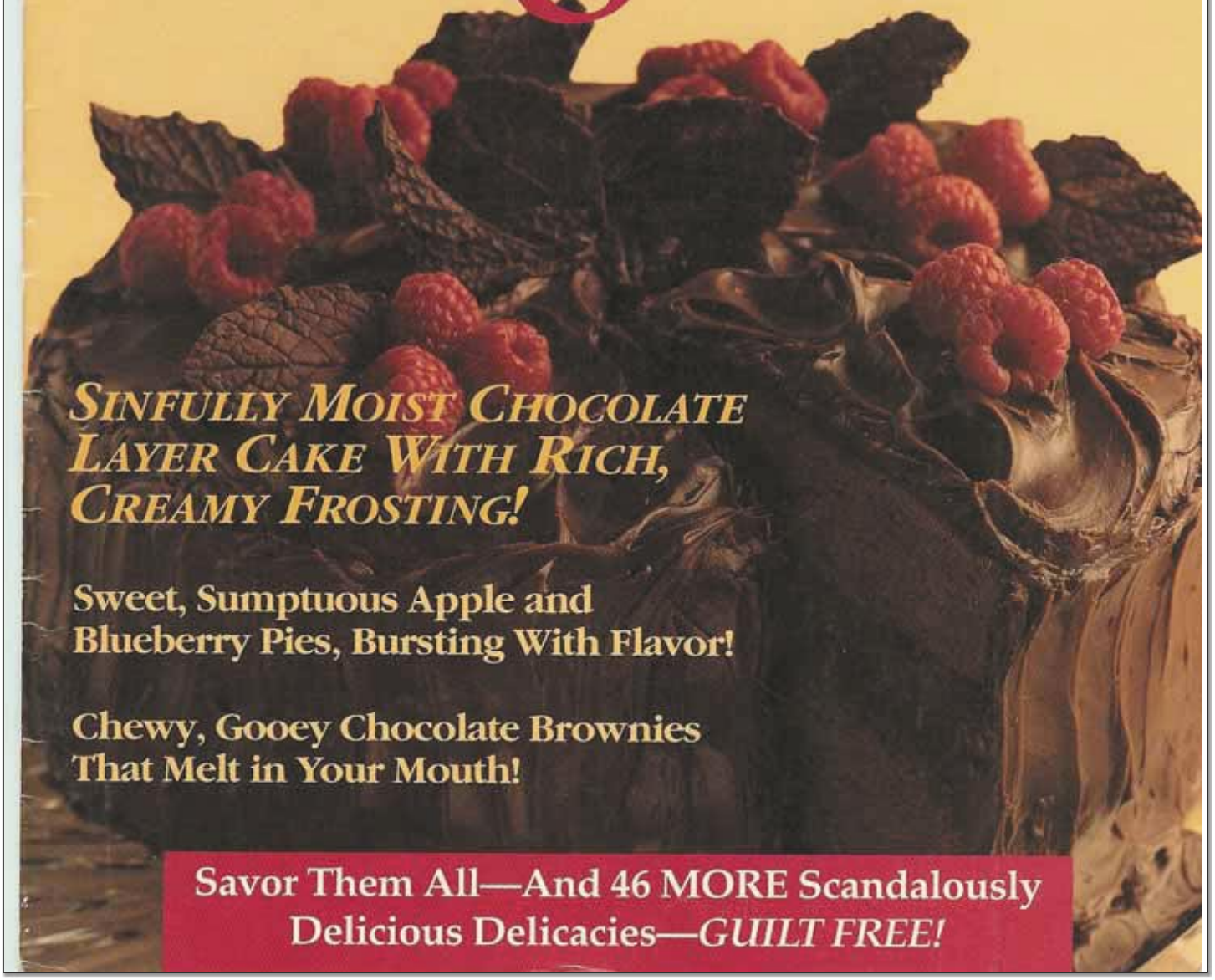
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FREE
Gift For You!
See Page 3, *INSIDE!*

Make Room FOR Dessert!



Sweet Indulgences!



SINFULLY MOIST CHOCOLATE LAYER CAKE WITH RICH, CREAMY FROSTING!

Sweet, Sumptuous Apple and Blueberry Pies, Bursting With Flavor!

Chewy, Gooey Chocolate Brownies That Melt in Your Mouth!

Savor Them All—And 46 MORE Scandalously Delicious Delicacies—*GUILT FREE!*

Rodale Libraries - Sweet Indulgences

Rodale Libraries - Sweet Indulgences

In This ISSUE!

A Chocoholic's Dream Come True!



Fudge Sundae Cake Roll! Tastes like 306 Calories, Really is 181 Calories. And Only 2 Grams of Fat!

Chocolate-Ginger Sorbet! Almost No Fat and Only 204 Calories! Scandalously Rich Taste and Texture!

Cinnamon Cocoa Bars! Tastes Like 362 Calories—Really is 161 Calories! Zero Cholesterol!



Chocolate Marble Cheesecake with Chocolate Crumb Crust! Looks and Tastes Like 427 Calories . . . Really is Only 222 Calories. And Only 6 Grams of Fat!

Macaroon-Filled Chocolate Cupcakes! Tastes Like 221 Guilty Calories. Really is Just 116 Calories!

Chocolate Bread Pudding! Rum . . . Raisins, Chocolate, Cinnamon, and GOOD For You!



Chocolate Soufflé! Light, Fluffy, and So Rich, You'll Never Believe It's Only 136 Calories!

Devilish Raspberry Cake! 261 Calories, and Rich in Thiamine, Riboflavin and Vitamin C!

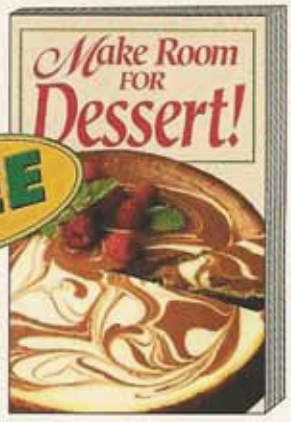
Rich Chocolate Pudding! 129 Sensuous Calories—and Only 24% Calories From Fat!

Chocolate Layer Cake! Looks Like 520 Calories—Who'd Know It's Only 227 Calories!



MUCH MORE IN YOUR **FREE** COPY OF MAKE ROOM FOR DESSERT!

FREE



Sweet Indulgences!

- **Chocolate Swirl Cheesecake with Chocolate Crumb Crust:** Silky Smooth and Satisfying!
- **Chewy, Gooey Chocolate Brownies** That Melt in Your Mouth!
- **Sinfully Moist Chocolate Layer Cake** With Rich, Creamy Frosting!
- **Sweet, Sumptuous Apple and Blueberry Pies,** Bursting With Flavor!



The miracle-working chefs at PREVENTION cordially invite you to immerse yourself in all the sweet, sensuous flavor of the world's most elegant desserts . . .

Go right ahead: Lose yourself in Dreamy Applesauce Cake with Cream Cheese Frosting . . .

Or treat yourself to Devilish Raspberry Cake, oozing with rich, dark chocolate . . .

. . . And never give a moment's thought to what these sinfully delicious desserts are doing to your waistline!

Why?

Because we've removed most of the fat and calories!

Not only that, we've packed each delicious mouthful with unbelievable flavor!

And now, we want to send you all 50 dessert masterpieces—FREE!

SAVOR THEM ALL—AND 46 MORE SCANDALOUSLY DELICIOUS DELICACIES —GUILT FREE!

Imagine sinking your teeth into a chewy, gooey Fudge Sundae Cake Roll. Think about the rich, mouth-pleasing texture . . . the fudgy, chocolatey flavor.

It may taste like a million calories . . .

It may have the same luxurious texture of a 281-calorie dietary bombshell . . .

It may have the mouth-feel of a dessert that's absolutely loaded with fat . . .

But don't forget: You got this scandalously delicious recipe from PREVENTION!

. . . And we removed 100 calories and 80% of the fat!

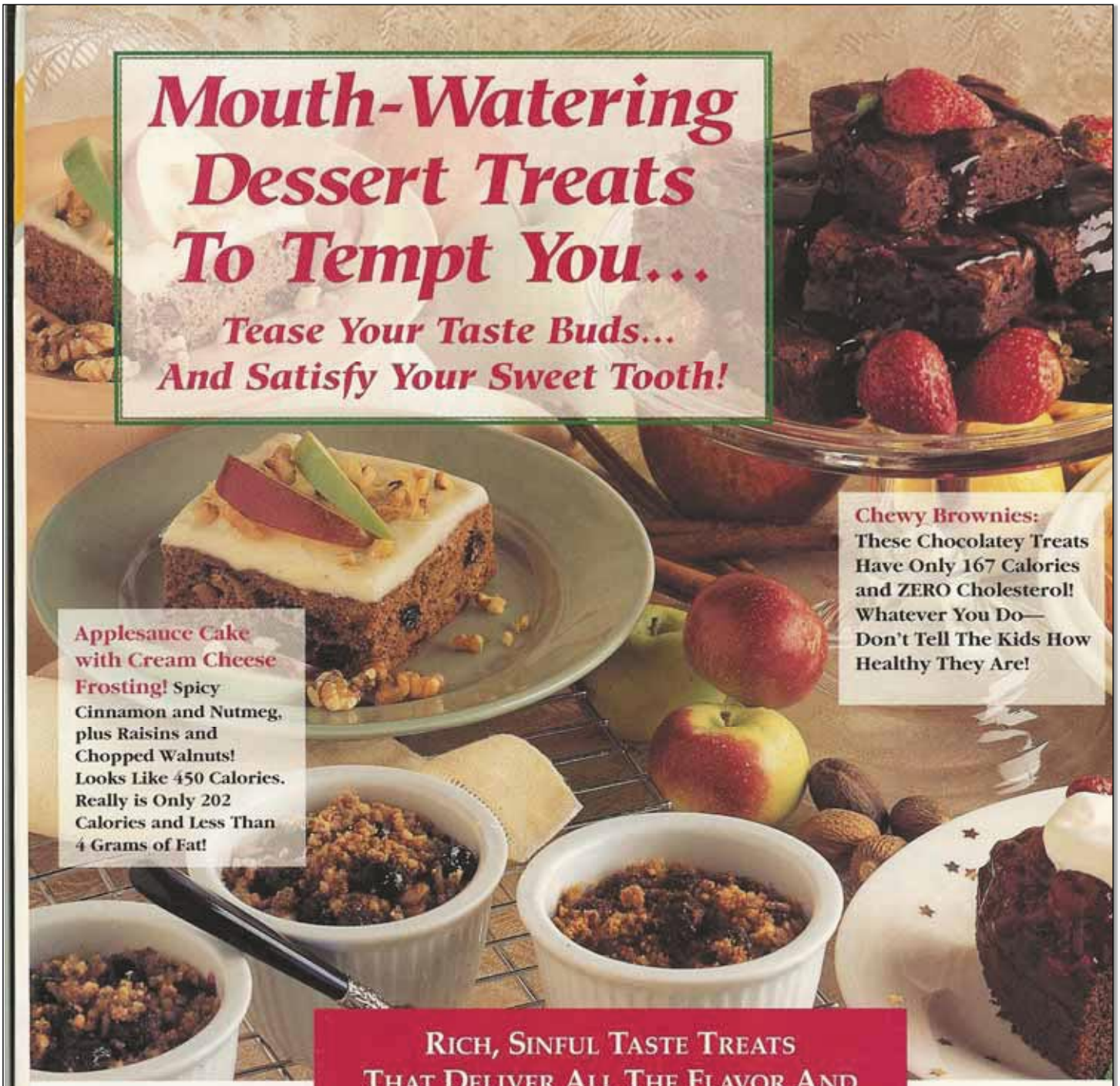
Please turn . . .



Thomas Ney, Director of the Rodale Press Research Kitchen and Food Editor of Prevention *magazine, along with Anita Hirsch, Registered Dietician and Nutritionist for* Prevention *magazine*

Rodale Libraries - Sweet Indulgences

Rodale Libraries - Sweet Indulgences



Mouth-Watering Dessert Treats To Tempt You...

Tease Your Taste Buds... And Satisfy Your Sweet Tooth!

Chewy Brownies: These Chocolatey Treats Have Only 167 Calories and ZERO Cholesterol! Whatever You Do—Don't Tell The Kids How Healthy They Are!

Applesauce Cake with Cream Cheese Frosting! Spicy Cinnamon and Nutmeg, plus Raisins and Chopped Walnuts! Looks Like 450 Calories. Really is Only 202 Calories and Less Than 4 Grams of Fat!

Rich, Sinful Taste Treats That Deliver All The Flavor And Only A Fraction Of The Calories!

The Pleasure's All Yours!

Remember when delicious, rich, creamy desserts were a satisfying part of your everyday life?

Now, you can relive those delicious, carefree days—with your FREE copy of *Make Room For Dessert!*

Thanks to PREVENTION's kitchen magicians, there's no reason to deprive yourself of the sensuous textures . . . the explosive flavors . . . the sheer delight of savoring these rich, creamy, delectable indulgences!

With *Make Room For Dessert*, the pleasure's all yours!

Without all the fat.

Without all the calories.

And WITH flavor you'll have to experience to believe!



Whether you're cooking for one, two, 10 or even more, you'll find each recipe quick and easy. And each mouthful is so sumptuous, so delicious, nobody will ever suspect that these desserts are actually GOOD for them!

. . . Best of all, *Make Room For Dessert* costs you nothing. It's yours, FREE!

That's right—F-R-E-E!

So go ahead—treat yourself. Rediscover the joy of rich, luscious desserts! Share them with your friends and family.

After all—don't they deserve it?



56 PAGES!
50 DELICIOUS RECIPES!
FULL-COLOR PHOTOS!
MORE!

5

Rodale Libraries - Sweet Indulgences

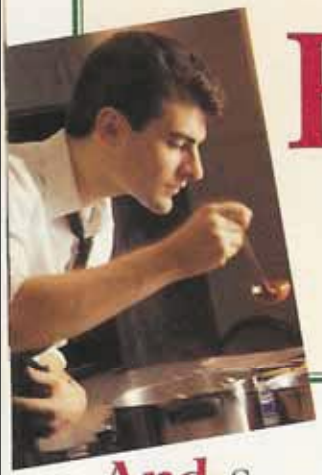
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RICH, CREAMY SAUCES!

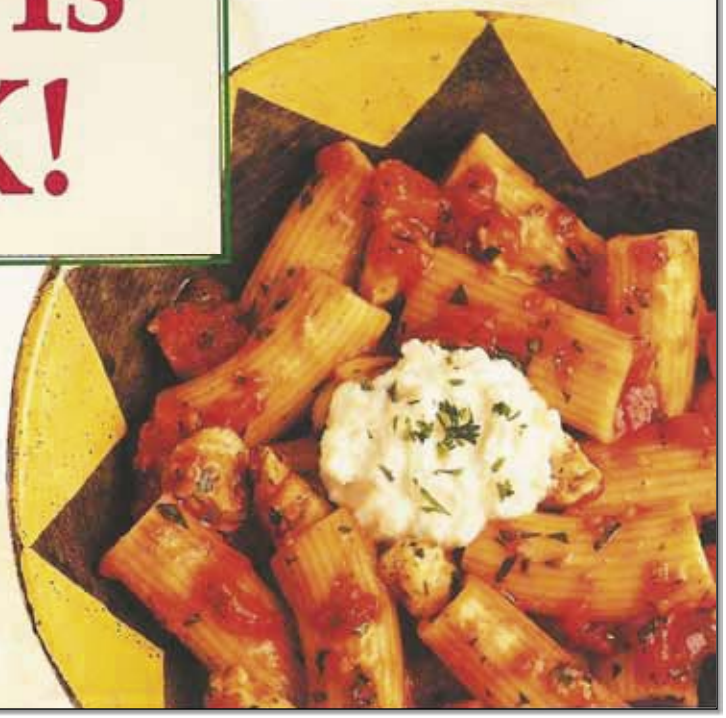


Rich, Full-Bodied Flavor Is BACK!



"FORBIDDEN" FOODS. . .

Like Beef, Pork, Even SAUSAGE!



And Scandalously Delicious Desserts! Here's How You Can Enjoy Them All Without Worrying About Your Health Or Your Waistline!

Live A Gourmet's Life Dining On These Delicious, Low-Fat Pastas & Sauces

FREE For 21 Days!



Make Room For Dessert is our FREE gift to you just for looking at PREVENTION's exciting new cookbook series, Quick & Healthy Low-Fat Cooking®!

You're especially going to love the first cookbook in the series, PASTAS AND SAUCES! These recipes are so rich, so creamy, so—sinful—nobody would ever guess that they're actually good for you!

Imagine . . .

. . . Thick, creamy sauces ladled over steaming beds of flavorful pasta!

. . . Mouth-watering gourmet salads garnished with exotic fruits and out-of-this-world dressings!

. . . Hearty casseroles, oozing with melted cheese and bursting with flavor!

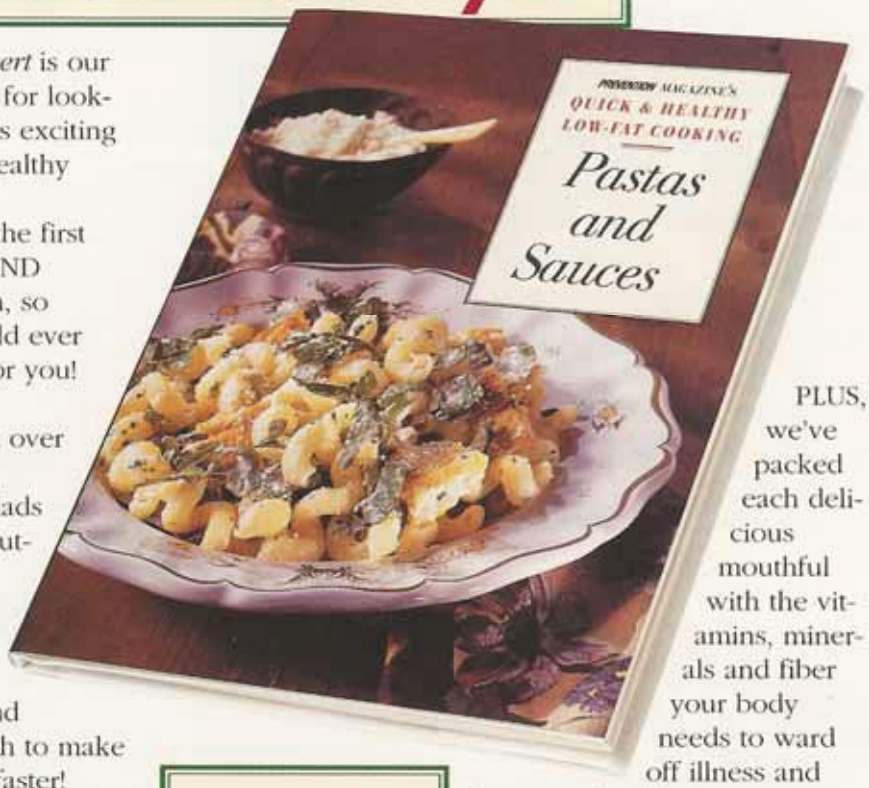
. . . Buttery scallops, shrimp and swordfish that taste sinful enough to make any seafood lover's heart beat faster!

. . . Succulent lamb and pork, delicately seasoned and cooked to perfection!

. . . Hearty beef and even sausage (yes, SAUSAGE!) unbelievably full-flavored and satisfying!

This is the stuff dreams are made of! So go ahead—indulge your senses—guilt-FREE!

PREVENTION's gourmet chefs and nutritionists have wrung out the fat and calories—and packed in the flavor!



PLUS, we've packed each delicious mouthful with the vitamins, minerals and fiber your body needs to ward off illness and keep you healthy!

128 PAGES!
8" x 10"
82 FULL-COLOR PHOTOS!
50 QUICK & HEALTHY RECIPES!
HELPFUL COOKING HINTS!
AND MORE!

INTRODUCING QUICK & HEALTHY LOW-FAT COOKING!

The title says it all: Every recipe in Quick & Healthy Low-Fat Cooking's PASTAS AND SAUCES is:

Quick! Just think: A sumptu-

CONTINUED ON PAGE 11 . . .

7

Rodale Libraries - Sweet Indulgences

Mouth-Watering Favorites Like These . . .

. . . In Just 15 Minutes Or LESS!

Rigatoni with Herbed Chicken! 15-Minute Taste Sensation!

Linguine with Smoked Salmon! The Ultimate In Simplicity! Only Two Steps and 15 Minutes Put This 284-Calorie Feast On Your Table!

Ziti with Herbed Swordfish! Preparation Time is Only 10 Minutes!

Noodle Bake with Salmon and Peas! Prepare in 5 Minutes—Rich in Heart-Healthy Omega-3 Oil!

Shells with Double-Mushroom Sauce! In Just 11 Minutes—The Time It Takes To Make Pasta Alone! And Only 278 Calories!

Chicken Cacciatore Pasta! 15 Minutes Preparation Time and Only 13% Calories From Fat!



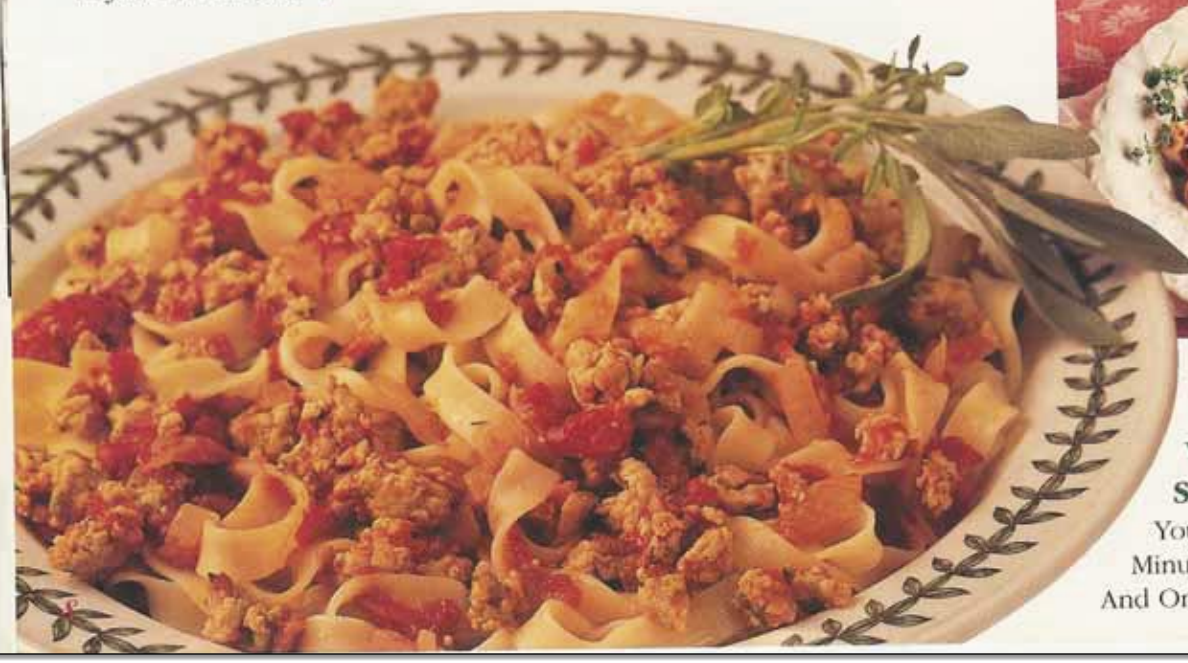
Greek-Style Pasta with Meat: ▶ From Kitchen to Dining Room Table In Just 15 Minutes! Exotic and Unbelievably Delicious!

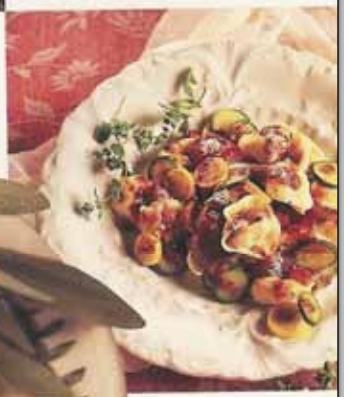
Garlicky Spaghetti with Turkey: Only Nine Ingredients, Four Steps and 10 Minutes Preparation Time!

Fettuccine with Turkey Sausage! A Hearty SAUSAGE Meal with Only 305 Calories and Less than 5 Grams of Fat! Ready To Serve In Just 15 Minutes! ▼



▲ Pasta with Cauliflower and Cheddar! Tastes—And Looks—Like 700 Calories But It's Only 401 Calories And Just 10 Minutes From Kitchen to Dining Table!





▲ Tortelloni with Vegetable Sauce: Would You Believe Just 11 Minutes of Preparatio And Only 344 Calories!

Rodale Libraries - Sweet Indulgences



So Delicious, They'll Never Dream It's GOOD For Them!

Turkey-Macaroni Casserole: Five Steps and 15 Minutes Yield a Hot Dish Your Kids Will Love!

Sesame Noodles with Lemon Chicken: Delicious, Tangy, and On Your Table in Under 25 Minutes!



Tex-Mex Pasta Bake: Cheesy Delight Oozing with Melted Monterey Jack Takes Only 12 Minutes!

Pizza Pasta: All the Fun, All the Flavor of Pizza With Only 378 Calories Per Serving! And Only 17% of Calories from Fat!

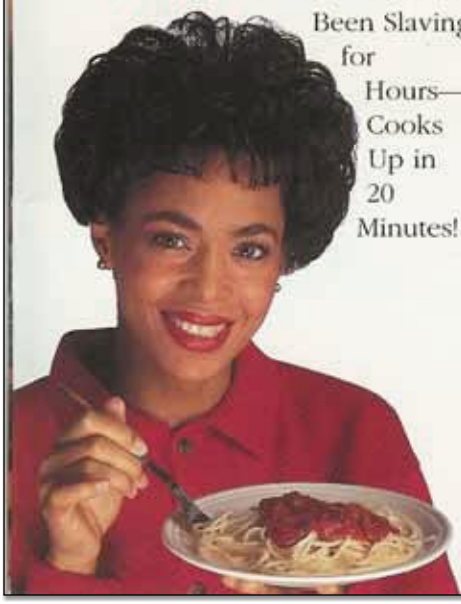


Chili Bean Pasta: Only 12 Minutes to Prepare . . . Just 14% Calories from Fat!

Ravioli with Peas and Red Peppers: Only 272 Calories and 12 Minutes Preparation Time!



Thai Chicken and Noodles: Looks Like You've Been Slaving for Hours—Cooks Up in 20 Minutes!





Baked Pasta Primavera: Cheesy Ecstasy—Only 22% Calories from Fat! And Just 16 Minutes to Prepare!

Macaroni and Cheese Salad: The Kids Will Love You for It! Only *You* Have to Know That There are Only 257 Calories Per Low-Fat Serving!

FREE FOR 21 DAYS



9

Rodale Libraries - Sweet Indulgences

Dazzle Them with Smoked Turkey Carbonara

In The Same Time It Takes To Make Ordinary Spaghetti!

5:40 P.M.



STEP #1: Boil 8 ounces of linguini for 9 minutes, then add 8 ounces of asparagus and cook until asparagus is crisp/tender.

5:49 P.M.



STEP #2: Whisk together 2 large eggs, 1/4 cup of skim milk, 2 tablespoons of parmesan, 2 tablespoons of chopped parsley, 1/2 teaspoon of black pepper, 1/8 teaspoon of salt, and one large pinch each of nutmeg and red pepper. Stir in 3 ounces of smoked turkey julienne. Add the pasta and toss.

5:57 P.M.



STEP #3: Warm 1 tablespoon of olive oil over high heat. Add the pasta mixture and cook for 2 to 3 minutes, while constantly tossing.

- ☑ Just 347 Calories!
- ☑ Only 8.5 Grams of Fat!
- ☑ A Mere 22% of Calories From Fat!
- ☑ And Only 20 Minutes In The Kitchen!

Rodale Libraries - Sweet Indulgences

THE DELICIOUS WAY TO BETTER HEALTH!

Recipe	PEPPER-SAUCED PENNE WITH SAUSAGE	
Type	Regular Recipe	Quick & Healthy Low-Fat Recipe
Calories	566	337
Fat	32.6	6.9
Percent of Calories From Fat	52%	18%



Recipe	LEMONY ASPARAGUS AND PASTA SALAD	
Type	Regular Recipe	Quick & Healthy Low-Fat Recipe
Calories	596	309
Fat	32	7.9
Percent of Calories From Fat	48%	23%



Recipe	ALFREDO WITH BASIC WHITE SAUCE	
Type	Regular Recipe	Quick & Healthy Low-Fat Recipe
Calories	889	202
Fat	86.9	11.5
Percent of Calories From Fat	88%	51%



Recipe	NEO-CLASSIC BOLOGNESE SAUCE	
Type	Regular Recipe	Quick & Healthy Low-Fat Recipe
Calories	720	175
Fat	52.9	5.2
Percent of Calories From Fat	66%	27%



ous gourmet meal in about 25 minutes—and some in as little as 10 minutes! PLUS our chefs have made sure that clean-up is quick and oh, so easy!

Healthy! Each recipe is packed with essential fiber, healthful vitamins and all the other good things your body needs to keep you in the pink!

Low-Fat! Our chefs have wrung out the fat to protect your waistline and your arteries!

. . . And all 50 of these remarkable recipes are yours, FREE for 21 days, in PREVENTION'S Quick & Healthy Low-Fat Cooking's PASTAS AND SAUCES!

That's right, I said FREE. F-R-E-E!

You'll cook like a world-class chef and dine like a gourmet. You'll spend hours LESS time in the kitchen. You'll surprise your family and friends with exciting new recipes that look as irresistible as they taste.

All the tantalizing aroma . . . all the mouth-watering flavor . . . all the sensual texture . . . Guilt-FREE!

ALL THE FLAVORS YOU CRAVE WITHOUT THE FAT!

You've seen the studies. You've heard the news.

It's enough to make you long for those happy days of guilt-free eating. Remember when you could enjoy all your favorite foods without worrying what they were doing to your arteries or your waistline?

Do you long for the time before you'd even heard the word "cholesterol?" Or before you knew that fat has TWICE as many calories in it as protein or carbohydrates?

Well, do I ever have good news for you: Happy days are here again!

PREVENTION'S chefs have found dozens of ways to satisfy your cravings for rich, full satisfying flavor . . .

CONTINUED ON PAGE 13 . . .

FREE
FOR 21 DAYS



Rodale Libraries - Sweet Indulgences

Refreshing and Light

Elegant Gourmet Salads To Adorn Your Table!

Caesar Salad with Chicken: Only 15 Minutes to an Elegant Caesar Salad! Only 13% Calories from Fat!

Warm Pasta Antipasto Salad: 20 Minutes to Prepare a Salad Treat They'll Never Forget!

Spicy Chicken and Pasta Salad: With 88 mg. of Vitamin C and 5.5 mg. Beta Carotene, an Antioxidant Vitamin Treasure Chest!

Picnic Macaroni-Tuna Salad: Half Your Daily Protein Requirement . . . Just 314 Calories . . . and Only 10% of the Calories Come from Fat!



Lemony Asparagus and Pasta Salad: 10 Minutes from Kitchen to Table—and Only 309 Calories a Serving!

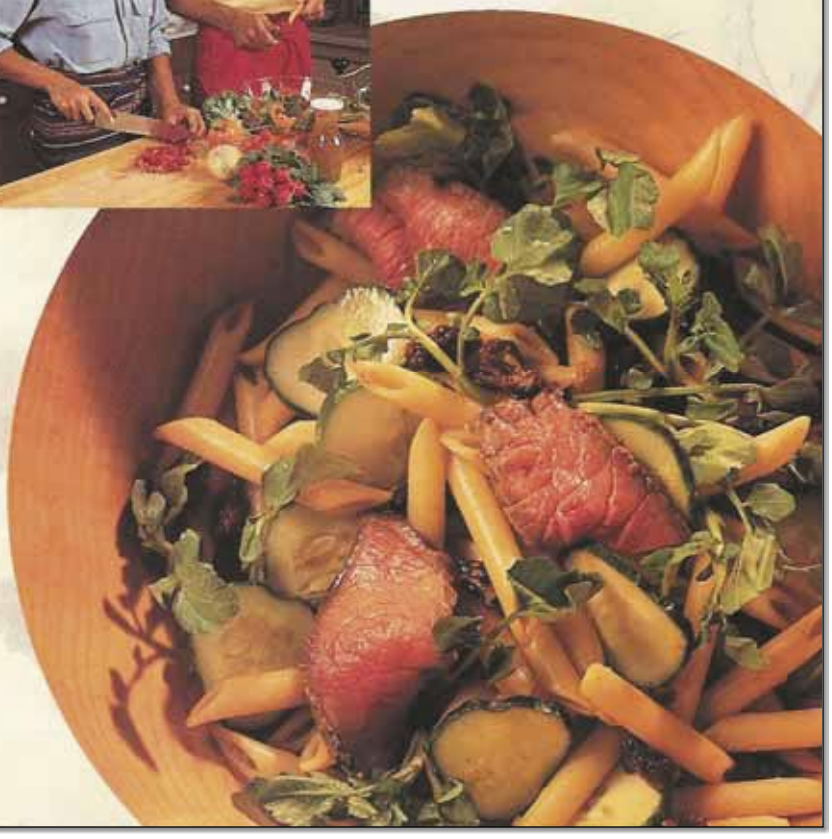


Penne and Steak Salad: 15 Minutes, 17% Calories from Fat, Only 290 Calories!

Fusilli, Turkey and Orange Salad: Extra Rich in Dietary Fiber, Calcium and Vitamin C! And Only 13% Calories from Fat!

AND MANY MORE!





MAIL THE **FREE** GIFT CERTIFICATE ON PAGE 19, NOW!

12

Test Your Cooking IQ!

Did You Know . . .

- **That yogurt,** when briefly drained, gets as thick as sour cream and provides a low-fat base for creamy sauces . . .
- **That rinsing Feta** cheese before use washes away salt . . . AMAZING!
- **That Fettuccine** is made with eggs and has more fat than spaghetti . . .
- **That ground turkey** you buy at the supermarket often contains fatty dark meat and skin . . .
- **That part-skim ricotta cheese** is lower in fat but richer in calcium than whole-milk ricotta . . .
- **That many foods** can be sautéed without fat, using broth, wine, juice or even water . . .



- **That red bell peppers** have more vitamin C than green peppers . . . and red chili peppers are among the most concentrated sources of vitamin C known . . .
- **That refrigerating** a tomato will destroy its flavor and texture . . .
- **That escarole** is a richer source of beta carotene, vitamin C and calcium than iceberg lettuce . . .
- **That whole wheat pasta** has about five times more dietary fiber than regular pasta . . .





- **MUCH More Food Wisdom In Quick & Healthy Low-Fat Cooking's PASTAS AND SAUCES! Send for your FREE 21-day preview NOW!**

- Without worrying about your weight . . .
- Without fretting about your cholesterol or blood pressure . . .
- And without compromising your health!

Indulge Without Bulging!

Sink your teeth into Cheesy Baked Pasta Primavera . . . hearty Pasta with Veal and Lemon . . . or one of my favorites, Tex-Mex Pasta Bake, dripping in melted cheese.

Mmmmmmmmmm!

Savor the unforgettable Pasta Caesar Salad with Chicken . . . or

Pasta:

A Family Favorite Packed With Good Things For Your Body!

the Linguine with Scallops Provencale . . . or the ultra-rich Shells with Double-Mushroom Sauce.

Outrageous!

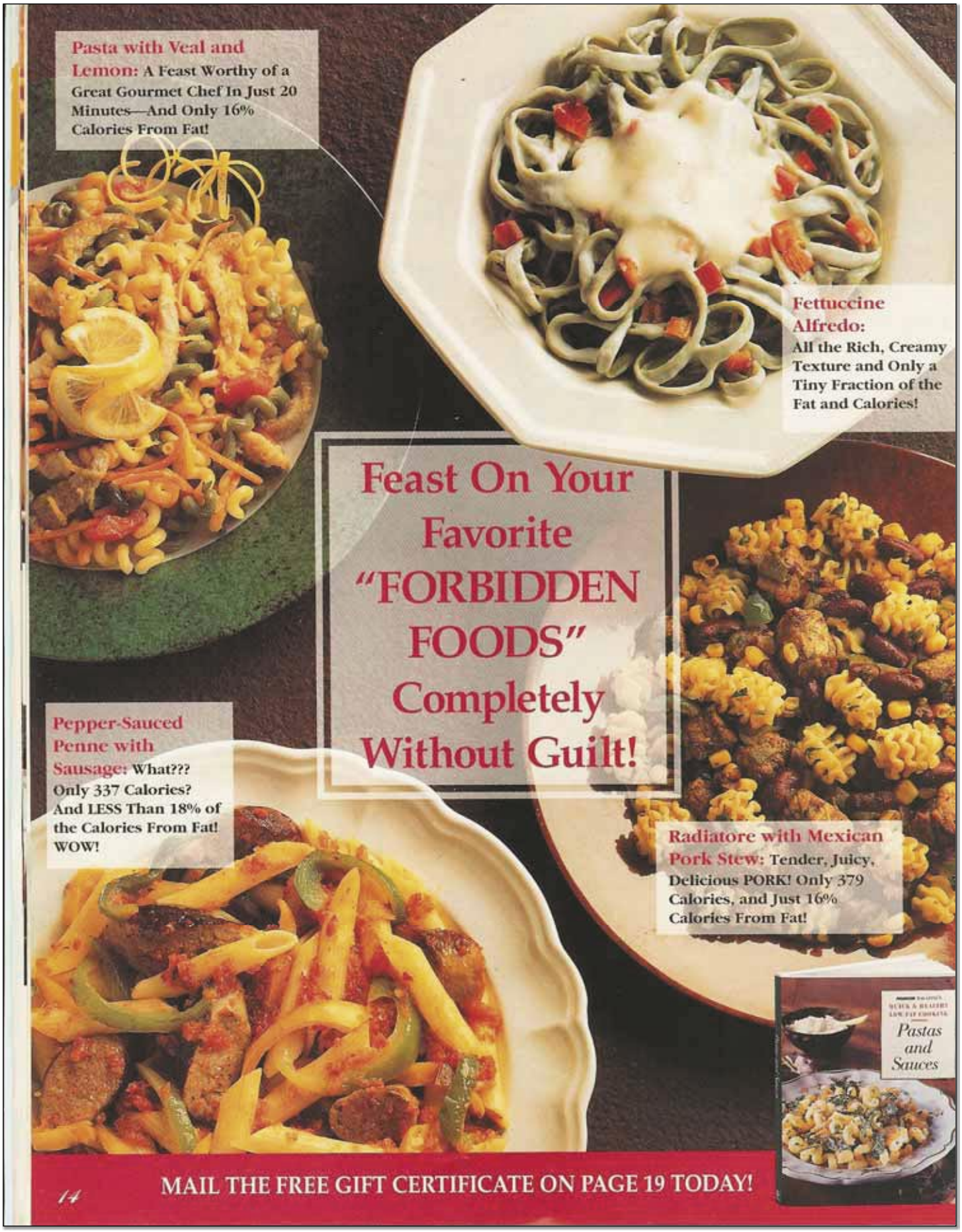
Throw a party and cover the buffet with Angel Hair with Grilled Salmon . . . Pepper-Sauced Penne with Sausage . . . Rigatoni with Herbed Chicken and the most incredible Angel Hair with Garlicky Shrimp you've ever tasted!

They'll never guess

FREE FOR 21 DAYS



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they're eating sensible, healthy, low-fat food!

Only you'll know that these decadent dishes have next to no fat in them! Only you'll know that even though they taste like 700, 800 or 900 calories a serving, they really only have an average of 100, 200, or 300 skinny calories each!

Want to lose a few pounds without willpower? Without cravings? Without sacrifice of any kind? There's no better way to do it than with these recipes!

You can forget about counting calories. Forget about measuring fat grams. PREVENTION's chefs have done it all for you!

We chose PASTAS AND SAUCES as the first installment of our Quick & Healthy Low-Fat Cooking series because it's one of the best foods in the PREVENTION arsenal.

Pasta is absolutely packed with good things for your body and your life.

For one thing, it's a complex carbohydrate: One of nature's best sources of quick energy.

Athletes love pasta because it recharges their energy reserves fast—and gives them an energy transfusion that stays with them for hours!

Also—because pasta is a rich source of dietary fiber, it plays an important role in maintaining your digestive health.

In fact, scientists have recently found that people in the countries with the highest pasta consumption have fewer cancers of the digestive tract, less heart disease and fewer stomach problems!

No wonder the American Heart Association and the American Cancer Society recommend that you get a lot of pasta in your diet!

From Kitchen Counter To Dining Room Table

In Less Time Than It Takes To Say Quick And Easy Low-Fat Cooking's Pastas & Sauces!

Who has hours to labor over a hot stove anymore? Nobody I know!

With everything that's going on today, we need meals we can prepare quickly—with a minimum of muss and fuss.

Meals So Simple To Prepare, Clean-Up's A BREEZE!



You have better things to do than stay in the kitchen all day!

Dozens of quick cooking and clean-up tips that help you . . .





Prepare this delicious dinner for 4 in just 20 minutes . . .

. . . Clean up in seconds . . .





. . . and give yourself the evening off!

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A Healthy Way To Trim Your Budget, Too!

This Elegant Dinner For Four Costs Up To $35 In Restaurants

Now You Can Prepare The Healthier Home Version In Just 10 Minutes For Only $2.10 (That's Less Than 53¢ Per Serving)!



- 8 ounces spaghetti: 30
- 8 ounces green beans: 41¢
- 1 tablespoon plus 1 teaspoon extra-virgin olive oil: 9¢
- 1/2 teaspoon crushed red pepper flakes: 1¢
- 3 garlic cloves, crushed: 6¢
- 6 ounces julienne-cut skinless roast turkey breast: 59¢
- 3/4 cup julienne-cut roasted red peppers: 62¢
- 1 tablespoon cider vinegar: 1¢
- 1/4 teaspoon of salt: 1

Garlicky Spaghetti with Turkey

That's why our chefs have made sure that every recipe in Quick & Healthy Low-Fat Cooking goes from preparation to presentation in about 25 minutes.

A Spectacular Success

Every Time. . . . GUARANTEED!

PREVENTION's chefs have taken the worry out of entertaining!

Every mouth-watering recipe in the Quick & Healthy Low-Fat Cooking series has been thoroughly tested in the PREVENTION test kitchens.

We've tested literally thousands of recipes . . . and put only the 50 best in each cookbook.

You'll love them all. Your family will, too. And just think how surprised and impressed your guests will be at your next dinner party!

Makes Good Money Sense Too!

You can't get healthy food that tastes this good anywhere at any price. But if you could, you'd expect to pay at least $30-$50 for a dinner for two.

With Quick & Healthy Low-Fat Cooking, you get all the flavor . . . all the color . . . all the elegance . . . PLUS a fraction of the calories and fat . . . for as little as $.53 per serving!

Send No Money Now!

Simply detach and mail the FREE Gift Certificate on page 19 now. When we receive it from you, we'll rush your FREE copy of *Make Room For Dessert* to you—along with your preview copy of Quick & Healthy Low-Fat Cooking's PASTAS AND SAUCES.

Take 21 days to see for yourself how delicious . . . how healthy . . . and how easy these recipes are. Dine like a gourmet for 21 days—and then decide.

You must agree that Quick & Healthy Low-Fat Cooking delivers all it promises, or you may return it and owe nothing. We'll even pay the return postage!

Make Room For Dessert is yours to keep in any case.

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A Treasury Of Healthy Cooking Ideas From The World's Pickiest Chefs!

If you decide to keep your preview copy of PASTAS AND SAUCES, do nothing. After 21 days, we'll bill you at a special discount rate, well below the regular bookstore price!

Then, every other month, you'll be entitled to preview another volume in the Quick & Healthy Low-Fat Cooking series.

By mailing the enclosed FREE Gift Certificate now, you'll be treating yourself to FREE 21-day previews of up-coming volumes, like HEALTHY HOME COOKING, packed with mouth-watering healthy recipes for family favorites: Hearty soups, stews and chowders . . . taste-tempting poultry, fish and meat dishes . . . extraordinary vegetables and salads . . . and still MORE sinfully delicious desserts!

Also coming: LIGHT WAYS WITH POULTRY! Linger over the delightfully spicy Southwestern Chicken Sauté . . . family-pleasing Sage and Pepper Turkey Cutlets with Cranberry-Orange Sauce . . . and many, many MORE!

Take your time with each of them. Browse through, enjoying the lavish, full-color photography. Share the delicious, low-fat, low-calorie recipes with friends. And treat your family to 21 days of fabulous dining experiences.

Again—you're under no obligation to pay for anything. You'll only be billed after you've had 21 days to preview each cookbook and have decided to keep it!

And of course, you're also covered by PREVENTION's 100% Lifetime Guarantee:

You may return any cookbook in the series at any time—ANY TIME—for a full refund!

Let Us Show You How Delicious Healthy Dining Can Be!

I urge you to send for your FREE copy of *Make Room For Dessert* and your FREE 21-day preview of Quick & Healthy Low-Fat Cooking's PASTAS AND SAUCES.

See how great it feels to sink your teeth into a cheesy casserole or a hearty meaty pasta dish . . . or a rich, chocolatey dessert . . . and know that you're giving

CONTINUED ON NEXT PAGE . . .



MAIL THE FREE GIFT CERTIFICATE ON PAGE 19 NOW!

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your body low-fat, low-calorie healthy food!

Please—mail the FREE Gift Certificate on page 19 right away!

Sincerely,

Mark Bricklin

Mark Bricklin
Editor, PREVENTION® magazine

P.S. 50 lucky people will also receive the Cuisinart Hand Blender—a $70 value—FREE! The first person from each state to say "YES" to this offer gets one, FREE!

Hurry—claim your FREE copy of *Make Room for Dessert* and your FREE 21-day preview of Quick & Healthy Low-Fat Cooking! Mail the FREE Gift Certificate on page 19 NOW!



FREE To 50 Lucky Quick & Healthy Low-Fat Chefs!



Be the first from your state to get the enclosed Gift Certificate to us, and we'll rush you a special bonus gift: The Cuisinart Quick Prep Hand Blender—a $70 value, FREE!

You also get the attractive storage stand that fits compactly on your countertop, or can even be wall mounted. PLUS three attachments that make all your food preparation faster and easier:

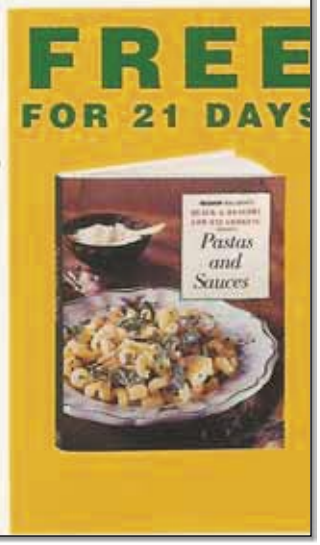
Blending/Mixing Blade: For beverages, liquid ingredients, diet drinks, light batters and sauces.

Chopping/Mincing Blade: For raw and cooked fruits and vegetables, herbs, cheeses, baby foods, dips, doughs and pureed soups.

Whipping/Beating Blade: For cream, milk shakes, egg whites, mayonnaise, potatoes and batters. Triples the volume of skim milk for non-fat desserts!

Quick Prep is a powerful, all-purpose appliance with a powerful, 130-watt motor and two speeds. It's lightweight and convenient, and fits comfortably in the palm of your hand. The Quick Prep blends, whips, chops, serrates, purees and more! This handy blender creates dreamy desserts, rich sauces, diet shakes and much more in just minutes!

And it can be yours, FREE! Just be the first in your state to respond to this special offer!



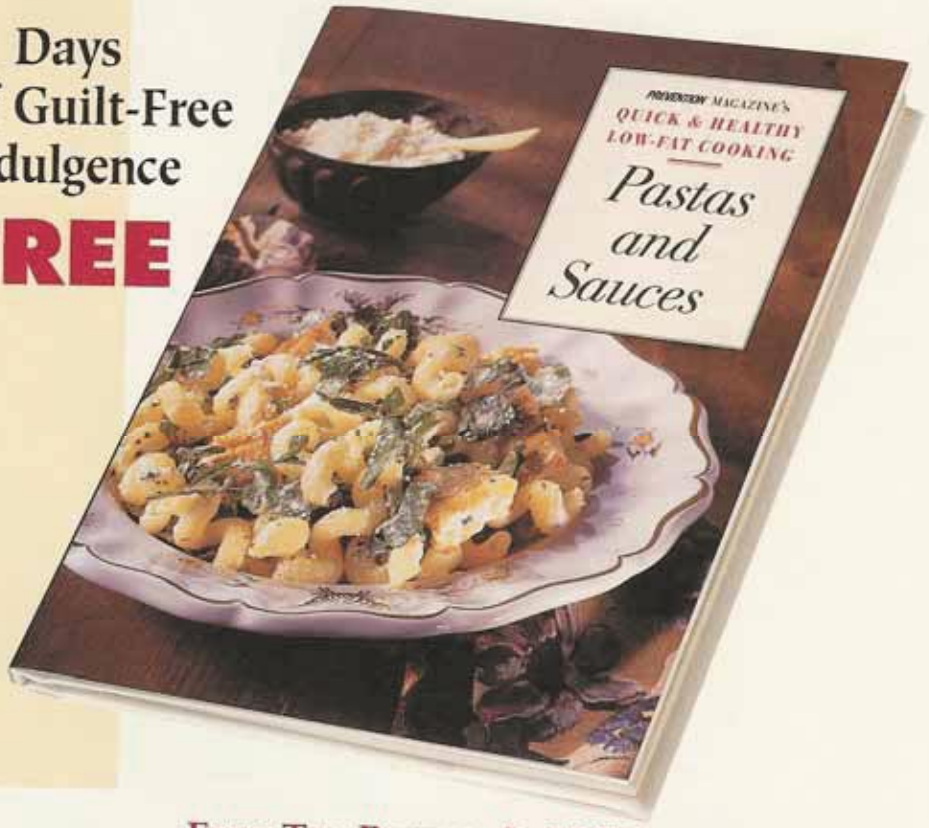
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21 Days Of Guilt-Free Indulgence

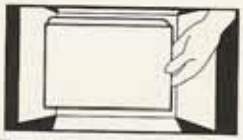
FREE



Even The Postage Is FREE!

You must be delighted with Quick & Healthy Low-Fat Cooking, or return it and owe nothing!

We even pay the postage! Simply use this mailing label and postage is **FREE!**



There's absolutely no purchase necessary! If you wish to return the preview volume at the conclusion of your 21-day free inspection, simply mark "cancel" on our invoice and return it, along with the volume.



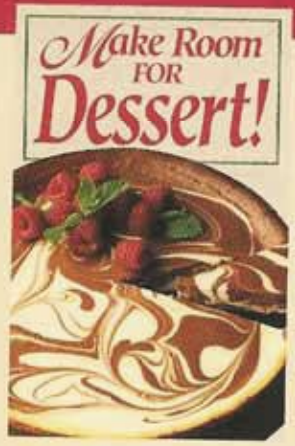
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Then drop the carton into the nearest mailbox. It's as easy and convenient as that! There's absolutely no risk. So mail the enclosed postage-paid reply card, right away!

Plus A Lifetime Of Scandalously Rich Desserts

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Rich, Full-Bodied Flavor Is BACK!

In This ISSUE!

Rich, Creamy Sauces!

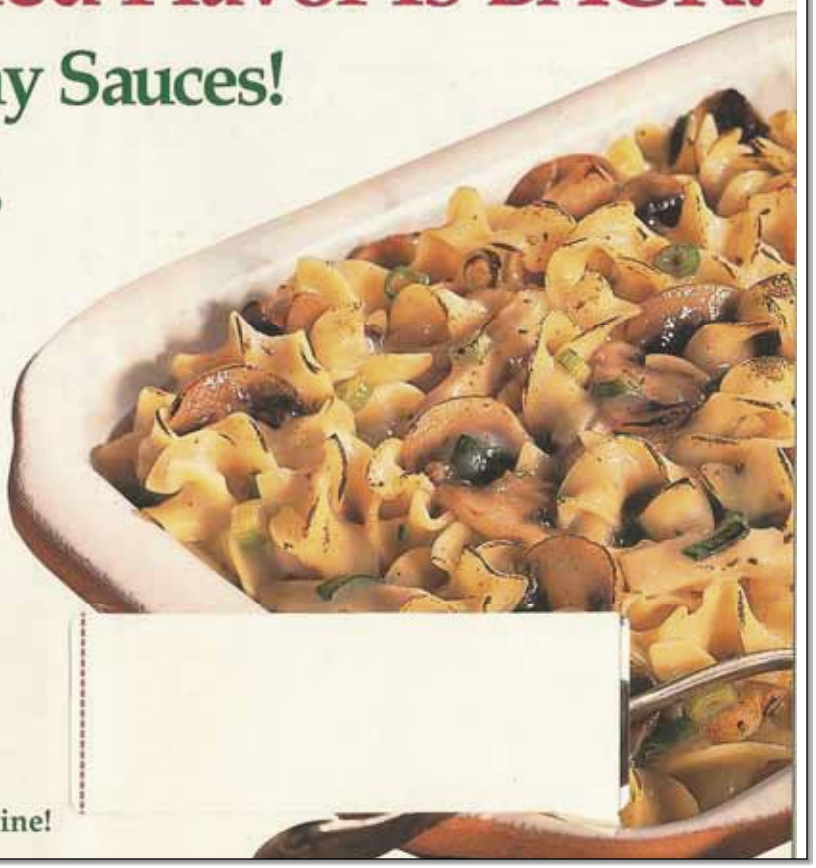
"Forbidden" Foods

Like Beef, Pork, Even SAUSAGE!



And Scandalously Delicious Desserts!

Here's How You Can Enjoy Them All Without Worrying About Your Health Or Your Waistline!



PLUS A FREE GIFT

From The Editors of PREVENTION Magazine!

500 PAGE SWIPE FILE

Rodale Libraries - Sweet Indulgences

Cholesterol's Evil Twin

This package is an excellent example of marketing to the broadest section of your market niche verses going to a very narrow section of it.

We tested two packages for this product.

The first package was aimed directly to people with darker skin, as they get less Vitamin D from sunlight and tend to be more vitamin D deficient. The headline was "The Silent Epidemic Killing Darker Skinned People".

This version of the package went after a broader group- everyone who's worried about heart health.

In this particular test, it turned out that the smaller (darker skinned) niche was NOT more emotionally exercised than the larger niche. In fact, we found Hispanic and African American files actually responded better to the heart appeal than they did to the skin color appeal!

Nevertheless, the "niche-within-a-niche" concept is still a valid one and worth testing.

Also, as you look through this package, notice the various ways we handle testimonials to keep the constant drumbeat of customer experiences feeling fresh and exciting. We also used a process diagram to help prospects visualize what was going on inside them and how the product could help improve their health.

NEWSSTAND PRICE: $6.95

HEALTH BREAKTHROUGH NEWS

SAFE, EFFECTIVE SOLUTIONS FOR YOUR MOST PRESSING HEALTH CONCERNS

Mankind's greatest medical mystery SOLVED:

CHOLESTEROL'S EVIL TWIN

Why 438,000 of all heart victims die with HEALTHY arteries ...

... And the astonishing new discovery that could help cut YOUR risk IN HALF!



Breaking News Bulletin:

- **BEYOND CHOLESTEROL:** Why you can have low cholesterol and rock-steady blood pressure — and still drop dead in half a heartbeat. ***Is this stealthy killer stalking you RIGHT NOW?***
- **URGENT SELF-DEFENSE:** The super-nutrient that may cut your risk of sudden heart or brain problems by HALF … AND can help you maintain normal **blood pressure** and **cholesterol** … help soothe stiff, **painful joints** … strengthen thinning **bones** … ease **blood sugar** problems … and much, ***MUCH MORE!***

From BOB LIVINGSTON — ***America's leading investigative health reporter***

In the next 59 Minutes, 100 Americans will suffer a devastating BLOCKAGE of blood flow to the heart or brain …

… And for half of them, their sudden death will be the doctors' FIRST and ONLY clue that they were at risk.

Now, top scientists at Harvard and a major British medical research institute have found the culprit that kills up to 438,000 people with healthy arteries each year — and have placed astonishing NEW life-saving, health-giving power into your hands!

For decades now, scientists have struggled with a great mystery: They knew that half of all deadly blockages of blood flow to the heart and brain strike people with cholesterol-clogged arteries.

But that only explains *half* of the 872,000 heart and brain deaths that occur in the U.S. each year. **According to the March 23, 2005 issue of the *New England Journal of Medicine*, the "other" half — about 438,000 victims per year — do not suffer from high cholesterol … do not**

CONTINUED ...

Continued from front cover …

have high blood pressure … and have healthy, virtually *cholesterol-free* coronary arteries!

WHY do nearly a half-million Americans with *unclogged* arteries still die from heart and brain disasters every year? Why do millions more suffer high blood pressure and other sudden circulatory crises?

The answer to that single question has become the "Holy Grail" for thousands of medical scientists at many of the world's most prestigious health institutions — and for good reason:

It could help them SAVE hundreds of thousands of lives in the U.S. — and MILLIONS around the world — every year!

Now, at last … *The New England Journal of Medicine* just announced the surprising answer!

When pathologists examine victims with healthy arteries, they typically find a small, seemingly harmless speck of plaque has suddenly burst … formed a clot … lodged in a smaller or slightly narrowed artery farther downstream … and has starved the heart or brain for blood.

But what causes these "small" plaques to suddenly rupture, triggering a massive heart or brain disaster?

The startling answer could save your life …

BOB LIVINGSTON

America's leading investigative health reporter.

Since 1969, Bob Livingston has spoken out against the scams, hypes and deceptions of the medical industry. Readers of his newsletter, *The Bob Livingston Letter*, count on Bob for up-to-date and factual advice on their health and wealth.

In this special issue of *Health Breakthrough News*, Bob reveals the surprising cause of America's #1 silent killer.

■ When researchers at the Harvard School of Public Health followed more than 120,000 men and women for many years …

They found people whose blood tests showed the greatest evidence of inflammation in the bloodstream — were a whopping *70% MORE LIKELY TO SUFFER A HEART DISASTER* than those with the lowest levels.

■ When researchers at Brigham's and Women's Hospital and Harvard Medical School went a step farther, looking exclusively at women who had suffered heart catastrophes …

They found healthy women whose blood contained the most evidence of inflammation were FOUR TIMES more likely to suffer a future cardiovascular event than women with less evidence of inflammation.

■ When researchers at the London School of Hygiene and Tropical Medicine studied patients who had suffered even mild infections …

They reported that a bout of the flu, or even a gum infection might raise the risk of heart and brain risk over the next few days because of an inflammatory effect on blood vessels.

Medical Shocker:

Inflammation does MUCH more than just damage hearts and brains!

Inflammation is nothing more than your body's natural response to injury and infection.

And just about everyone — and especially those of us who have already celebrated our 50th birthdays — has some level of inflammation in their bodies nearly all the time!

Any cut or scrape can result in infection and inflammation. So can infectious bacteria and viruses that you ingest or inhale.

Chronic health problems can trigger dangerous long-term inflammation in the body, too. Most joint and blood sugar problems send inflammation throughout your body. So do gum problems … skin rashes … inflammatory bowel problems … and many immune deficiency problems.

Even a splinter in your finger, swollen gums or an in-grown toenail could trigger an inflammatory response capable of turning plaque into a deadly heart or brain bomb!

What's more, inflammation is also the root cause of many of today's most common health problems — like sore, inflamed joints … skin conditions and more!

Put simply, inflammation does more than just threaten your heart and brain. It can also turn your life into a living hell of sickness, costly and toxic drugs and repeated surgical procedures.

Discover Nature's most powerful inflammation fighter NOW!

The good news is, your body is programmed to fight deadly inflammation — but it needs your help.

Cut Your Risk of a Heart or Brain Disaster BY HALF!

A healthy diet and exercise can help unclog arteries — but if you're not ALSO minimizing inflammation in your body, you're still vulnerable!

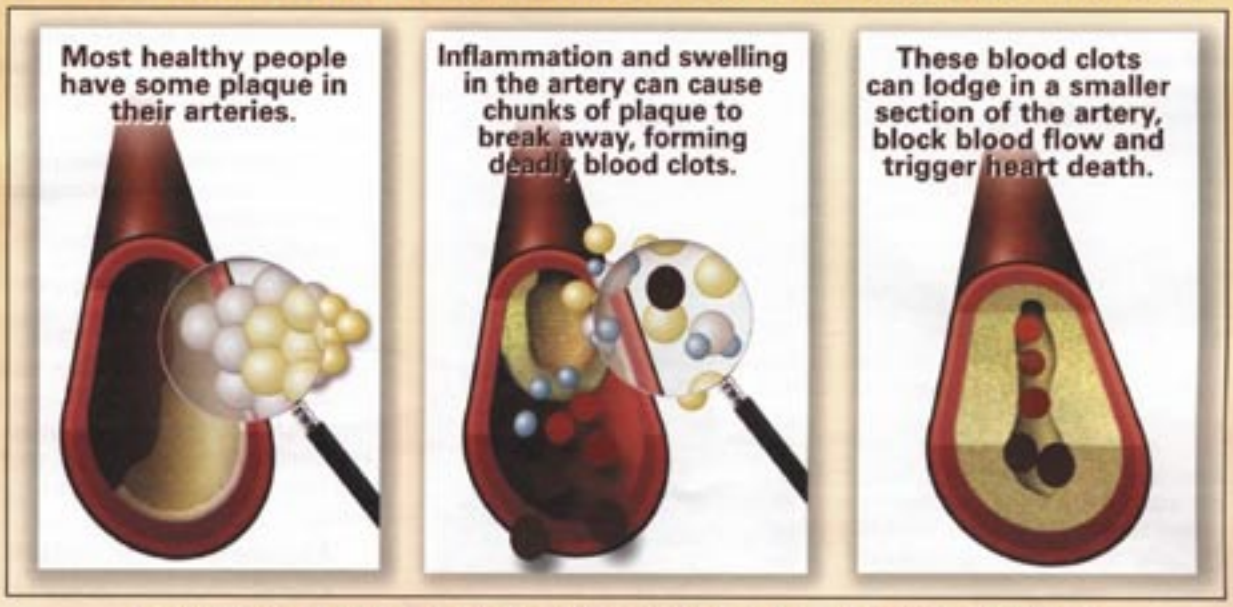


Source: New England Journal of Medicine

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How The "Other Half" Dies

About half of all heart deaths occur when an artery becomes blocked by deadly plaque. But the other half of heart deaths occur in patients without blocked arteries. Here's how ...



Fortunately, you can fortify your body and help AVOID deadly heart and brain disasters caused by hidden inflammation with INSTANT SUNSHINE™— the ultimate vitamin D!

Nature has made vitamin D — the miracle in golden sunshine — one of the most powerful inflammation fighters known to man!

■ Researchers in Belgium have recently shown that critically ill patients are profoundly deficient in vitamin D — and that vitamin D supplements dramatically lower their blood evidence of inflammation (CRP).

Even small amounts of vitamin D, about 500 IU, lowered inflammation by more than 25% in a small group of critically ill patients.

■ In another study, researchers at the University of London found that vitamin D deficiency is associated with increased inflammation in otherwise healthy people — and that supplementing with vitamin D dramatically reduces inflammation throughout the body.

The authors concluded, "This finding provides a possible mechanism for tissue damage in chronic inflammatory conditions, including heart and blood sugar problems."

■ Earlier this year, researchers once again reaffirmed that patients with congestive heart problems have critically low levels of vitamin D. The scientists concluded vitamin D deficiency might contribute to the development of congestive heart problems.

The world's most respected peer-reviewed medical journals also sing vitamin D's praises:

● **Increased exposure to sunlight is protective against coronary heart problems.**

— International Journal of Epidemiology 9/19/1990

● **The farther you live from the sunny equator, the greater your chances of having high blood pressure.**

— Hypertension 2/1998

● **Significantly more heart tragedies occur in winter and spring, when sun exposure is lower than in summer.**

— Journal American College of Cardiology 12/28/1996

● **The lower your vitamin D levels, the higher your risk for high blood pressure.**

— American Journal of Hypertension 9/8/1995

● **Low vitamin D levels are a significant factor in failure of the heart muscle.**

— Journal of the American College of Cardiology 1/1/2003

The NATIONAL INSTITUTES OF HEALTH (NIH) says "D" does MUCH MORE than protect your heart and brain!

According to the NIH, vitamin D also helps...

● **Fight bone loss:** Active vitamin D function sends a message to the intestines to increase the absorption of calcium and phosphorus. By promoting calcium absorption, vitamin D helps to form and maintain strong bones. A deficiency of vitamin D also contributes to bone loss

Please turn ...

Continued from page 3 ...

by reducing calcium absorption.

● **Fight infection:** Research also suggests that vitamin D may help maintain a healthy immune system and help regulate cell growth and differentiation, the process that determines what a cell is to become.

● **Even fight abnormal cell growth:** For over 60 years, researchers have observed an inverse association between sun exposure and deaths from abnormal cell growth, best documented in colon and colorectal illnesses.

Vitamin D emerged as a protective factor in a study of over 3,000 adults who underwent a colonoscopy between 1994 and 1997. There was a significantly lower risk of advanced abnormal cell growth among those with the highest vitamin D intake.

And then there's this — a direct quote from the National Institutes of Health website ...

"Americans age 50 and older are believed to be at increased risk of developing vitamin D deficiency.

"As people age, skin cannot synthesize vitamin D as efficiently and the kidney is less able to convert vitamin D to its active hormone form. It is estimated that as many as 30% to 40% of older adults with hip fractures are vitamin D insufficient.

"Therefore, older adults may benefit from supplemental vitamin D."

— U.S. National Institutes of Health

The simple fact is, the NIH is alarmed: Blood levels of vitamin D — Nature's most potent inflammation-fighter — have positively plummeted in the last few years!

A mind-boggling 85% of all Americans are at risk of developing a vitamin D deficiency. And every scrap of research suggests that you could be setting yourself up for a sudden cardiac disaster due to inflammation — not to mention high blood pressure, blood sugar imbalances, brittle bones, problem joints, depression and even mental illness!

Why are we so "D"-ficient?

After all — we drink gallons of milk and eat tons of cereals and other foods fortified with vitamin D, and even take multi-vitamins containing this essential vitamin every day!

All those foods and supplements are supposed to give us all the vitamin D we need daily for good health — right?

NOT NECESSARILY!

First of all, most manufacturers "enrich" foods with the cheapest kind of vitamin D available — a form of the vitamin that your body finds nearly IMPOSSIBLE to ABSORB!

Second, the U.S. government's recommended daily value of vitamin D is a measely 400 IU (International Units) — just 77 IU more than your body makes in a single minute of full body exposure to sunlight!

America's Single Deadliest Vitamin Deficiency

An estimated 85% of all Americans — including those who consume vitamin D fortified foods and take daily supplements — are deficient in vitamin D.



- **The 400 International Units per day** recommended by the U.S. government is barely enough to prevent rickets in adults — and about one-quarter of one percent of the vitamin D dose our grandparents got from working outside for just eight hours.
- Vitamin D deficiency has been linked to inflammation, heart and brain problems and high blood pressure as well as joint pain, bone loss, digestive problems, blood sugar imbalances and others.
- The U.S. National Institutes of Health recommends that people over 50, people who spend most of their time indoors, those with darker skin, and those who do not absorb sufficient fat from their diets consider supplementation with vitamin D.

No wonder you're not getting enough vitamin D — look what you'd have to eat to get it!

● Cod liver oil ● Salmon ● Mackerel ● Tuna fish, canned in oil ● Sardines, canned in oil ● Egg yolks ● Beef ● Liver ● Cheese ● Pudding* ● Margarine* ● Vitamin D Fortified Breakfast Cereals* ● Vitamin D Fortified Milk*

*** These usually contain synthetic vitamin D2 added that cannot be well absorbed by your body.**

Most people simply don't get enough vitamin D from these limited food sources. And if you're drinking vitamin D fortified milk — you're not getting the right kind of vitamin D for protection for deadly inflammation. Milk products usually contain vitamin D2 — a synthetic nutrient your body can't properly use.

INSTANT SUNSHINE™ is loaded with vitamin D3 called calciferol — the critical form of vitamin D your body demands for optimum health and function!

"Calciferol
(the form of vitamin D in INSTANT SUNSHINE™)
is the most active form of vitamin D."

— U.S. National Institutes of Health

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Let's do the math:

Decades ago, when most of America worked outside in the sunshine, we were synthesizing up to 333 IU of vitamin D per minute. That's 10,000 IU every 30 minutes ... 20,000 per hour ... and 160,000 IU in an eight-hour day.

That's 400 TIMES more vitamin D than the government recommends today!

And for the past few decades, the medical establishment has been screaming that sunlight is BAD for you ... ordering us to slather on sunscreen ... even forcing the elderly — the very people who need vitamin D-rich sunlight the most — to stay indoors!

That's pure poppycock: Without sunlight — and the vitamin D it helps your body to manufacture — you'd be dead as a doornail!

The truth is, it's not sunlight — it's SUNBURN that wrinkles your skin and possibly causes severe skin problems. Sunshine heals. It strengthens your bones and teeth ... and guards your heart and brain against attacks!

And all the latest research proves that without adequate sunlight — you actually INCREASE your risk of developing deadly skin growths!

The deadliest deficiency epidemic of our generation

Now, nearly nine out of every ten Americans could be dangerously deficient in vitamin D — the one vital nutrient that soothes inflammation better than anything else!

One thing is clear: You are probably NOT getting enough vitamin D in your daily diet or from most supplements. And even if you do get the 400 IU per day recommended by the U.S. government, it may be only a tiny fraction of what your body needs to protect you.

According to the National Institutes of Health, you may be especially deficient and should take a daily vitamin D supplement if you or someone you love is ...

● **Over 50:** As people age, skin cannot synthesize vitamin D as efficiently and the kidney is less able to convert vitamin D to its active hormone form.

Continued on page 6 ...

What a difference natural vitamin D makes!

This photo compares three five-week-old chicks.



1 The bird on the left was in a group that received natural vitamin D from cod liver oil.

2 The bird in the center belonged to a group receiving the same amount of synthetic vitamin D.

3 The bird on the right received no vitamin D supplementation whatsoever.

Group test results:

- Group given no vitamin D supplementation ..... 6 deaths
- Group given synthetic vitamin D supplementation ..... 5 deaths
- Group given natural vitamin D supplementation ..... 0 deaths

Get all the Vitamin D you need in just 1 dropperful!

Instant Sunshine™ gives you optimum levels of essential vitamin D to help fight off inflammation and a host of health problems. Just one dropperful of delicious, orange-flavored INSTANT SUNSHINE™ in water, juice or straight from the dropper helps you fight inflammation in 4 important ways:

1. You get 1,000 IU of crucial vitamin D from calciferol — the most active form of Nature's most potent inflammation-fighter ...
2. You get 5,000 IU of heart-healthy vitamin A (Retinyl Palmitate) — one of Nature's most potent antioxidants and anti-inflammatory substances ...
3. You get 100 mg of omega-3 oil (18% EPA, 12% DHA) — one of the most powerful anti-inflammatory substances and heart protectors known to science, and ...
4. You get 27 mg of alpha linolenic Acid (from flax seed oil) — a powerful anti-inflammatory heart protector!



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Continued from page 5 ...

● **Sunlight-deprived:** If you spend most of your time indoors or live in northern states, wear a hat or other head covering, you're at risk for vitamin D deficiency.

● **Darker-skinned:** African-Americans, Hispanics, Native Americans, Eastern Europeans and others with darker skin absorb significantly less sunlight than their lighter-skinned countrymen, and in turn, produce much lower levels of vitamin D in their bodies.

● **Unable to absorb enough fat from food:** As a fat-soluble vitamin, vitamin D requires some dietary fat for absorption. Strict vegetarians and folks with pancreatic enzyme deficiency, serious digestive illnesses, liver problems, or who have undergone surgical removal of part or all of the stomach or intestines are especially at risk for a dangerous vitamin D deficiency.

How much vitamin D is enough? How much is TOO much?

Most vitamin D experts recommend an absolute minimum of 1,000 IU of vitamin D per day. And some strongly recommend up to six times that much for folks over 50: Between 4,000 and 6,000 IU per day.

On the other hand, the medical establishment's hysterical warnings that too much vitamin D can cause toxicity are completely overblown.

Even the ultra-conservative U.S. Food and Drug Administration (FDA) approves of supplementation of up to 2,000 IU of vitamin D a day.

In fact ...

The signs of vitamin D toxicity have mainly appeared in studies where laboratory animals were given truly massive doses — some equivalent to a 110-pound adult taking *176 MILLION* IU in a day.

So whatever you do, DO NOT attempt to choke down 440,000 capsules containing 400 IU of vitamin D in a single day!

But if you care about your heart ... if side-stepping the dangers of silent inflammation with a simple vitamin sound like a good idea to you, then let me introduce you to a remarkable company named Health Resources — providers of superior natural health remedies to Americans like you and me. In my humble opinion (supported by thousands of satisfied — and now healthy customers), Health Resources has created ...

A single dropper-full of INSTANT SUNSHINE™ gives you 1,000 IU of potent inflammation-fighting power!

Now, you can get all the anti-inflammatory properties of golden sunshine in a delicious, orange-flavored elixir!

The vitamin D found in sunshine is Nature's most potent source for reducing deadly inflammation throughout your body.

And you get all the anti-inflammatory power of the sun in seconds —with just a few drops of pleasant-tasting, orange flavored INSTANT SUNSHINE™!

One dropper-full of INSTANT SUNSHINE™ a day gives you a concentrated 1,000 IU of calciferol — the most active form vitamin D3 in existence, and the precise daily minimum recommended to soothe inflammation throughout your body and to help avoid the health problems associated with vitamin D deficiency.

Take INSTANT SUNSHINE™ in water, juice or straight from the dropper, and you're getting 1,000 IU of the form of vitamin D that the experts at the National Institutes of Health say is most active.

PLUS, to give you even greater protection against inflammation, you also get ...

● 5,000 IU of heart-healthy vitamin A (Retinyl Palmitate) — one of Nature's most potent antioxidants and anti-inflammatory substances ...



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● 100mg of omega-3 oil (18% EPA, 12% DHA) — one of the most powerful anti-inflammatory substances and heart protectors known to science, and …

● 27mg of alpha linolenic acid (from flax seed oil) — a powerful anti-inflammatory heart protector in its own right!

The ultimate in freshness, purity and potency from Health Resources: The health solutions company you can trust

When you're using INSTANT SUNSHINE™ or any other product from Health Resources, you can be assured that you're getting only the freshest ingredients … the purest substances … and the forms of each supplement that are proven most effective.

Plus, to help ensure that you get the maximum benefit from each supplement, Health Resources shows you how to store each supplement to keep it at peak freshness … tells you precisely how much is recommended each day … how to take it … when to take it … and even what to expect when you're taking it!

What's more, Health Resources GUARANTEES you'll feel the difference INSTANT SUNSHINE™ will make in your life. If not, simply return the unused portion — and you'll get a FULL REFUND of every penny you paid!

Vital heart and total body protection for only a buck a day!

Normally, three months of INSTANT SUNSHINE™ is a bargain at just $119.85. But by ordering now, you pay only $99.75 — you save $20.10!

That's just $1.10 per day to fight the deadly inflammation that science now suggests triggers up to 438,000 heart deaths each year. And you get this heart saving protection for less than one-fourth of what most people pay for their daily cup of Starbucks coffee!

Continued on page 8 …

EEL, anyone?



Believe it or not, this is one of the richest sources of natural vitamin D — but when was the last time you had a *dish of eel?*

It's impractical — and nearly impossible to get 1,000 IU of vitamin D daily from the American diet. But you can get it with INSTANT SUNSHINE™! And orange flavored INSTANT SUNSHINE™ tastes great!

Find out how to sample INSTANT SUNSHINE™ today and get up to 6 FREE gifts.
See page 14 for details.

6 tell-tale signs you may be vitamin D deficient:

● **ARE YOU OVER 60?** As you get older, it's more difficult for your body to naturally manufacture vitamin D from natural sunlight. By age 60, it's nearly impossible for you to process enough adequate vitamin D from the sun.

● **ARE YOU A NATURALLY DARKER-SKINNED PERSON?** People of color — especially those of Mediterranean and African descent — have difficulty making natural Vitamin D. The darker your skin, the more difficult it is for the sun to penetrate.

● **DO YOU EAT PROCESSED OR FAST FOOD?** If you're not eating a diet of vitamin D rich foods like liver, egg yolks and oily fish such as mackerel — you may be at a high risk for a vitamin D deficiency.

● **DO YOU SPEND MOST OF THE DAY-LIGHT HOURS INDOORS?** This reduces your body's natural ability to create natural vitamin D. And if you wear makeup or sunscreen on exposed areas when you are outdoors — you also prevent natural vitamin D production!

● **WHAT IS YOUR CULTURAL BACK-GROUND?** Women who are required to cover their entire bodies in heavy clothing block out the sun and significantly reduce vitamin D production. Muslim women are at especially high risk.

● **WHERE DO YOU LIVE?** Sunlight isn't strong enough to manufacture vitamin D in the winter. If you live in a place with long winters, your vitamin D consumption for the entire year may be dangerously low!



Sample INSTANT SUNSHINE™ and get up to 6 FREE gifts.
See details on page 14.

Continued from page 7 ...

FREE SUPPLEMENTS — a $79.90 value!



INSTANT SUNSHINE™ and Calcium Lactate are the perfect one-two punch against heart and bone problems. Here's why:

1. For maximum absorption — and the ultimate in inflammation-fighting power — vitamin D needs ample supplies of calcium, and …

2. To protect your heart, regulate your blood pressure and strengthen your bones, calcium needs plenty of vitamin D!

But according to Dr. Bess Dawson-Hughes, director of the metabolic bone disease clinic at Tufts-New England Medical Center:

"Fewer than 10% of men and women older than 50 have adequate calcium intake through their diets alone."

And new government figures show the average calcium intake for all ages of American adults — both men and women — fails to meet the standards for healthy bones set by the National Institutes of Health!

Though the best source of calcium is calcium-rich foods, these sources are not nearly enough to give you optimum calcium levels. And if you're taking ordinary calcium pills — you might as well flush them down the drain! Why?

Because most calcium supplements sold in America are completely UNDIGESTIBLE! Your body simply can't assimilate the nutrients — so it passes right through your system. It's so common that nurses have a name for these undigested vitamins — they call them bedpan bullets!

That's why it's important for you to have the right kind of calcium. And it's called Calcium Lactate.

Calcium Lactate is quickly ionized — that means once taken, it's almost immediately digested and goes right to work. Plus, Calcium Lactate contains essential magnesium for optimal function!

Taking INSTANT SUNSHINE™ along with Calcium Lactate gives you the ultimate protection for hidden inflammation … helps protect you from heart problems … and helps keep your blood circulating at optimum levels! And you get Calcium Lactate absolutely FREE with your order of INSTANT SUNSHINE™! But that's not all …

Get 3 MORE FREE GIFTS when you respond today: A $59.85 value — FREE!

When you agree to sample INSTANT SUNSHINE™ during this limited time special offer, you'll also receive three life enhancing health reports:

Special Report #1: The Amazing Miracle Vitamin!



Can you imagine what would happen if one of the drug companies came out with a single pill that reduced the risk of heart and brain problems, bone loss, PMS, season affective disorder and various autoimmune disorders,

Your SKIN is trying to warn you about your HEART!



Melanin pigment protects skin cells from the damaging effects of the sun. But they also block your ability to create natural vitamin D — a powerful inflammation fighter. That's why dark skinned folks are at risk.

But if your fair skin keeps you out of the sun — or if you lather on sunscreen whenever you go outdoors — you're also blocking out the rays your body needs to create natural vitamin D. And you're also at risk of having a vitamin D deficiency.

Find out your skin type using the chart below — and make sure to take INSTANT SUNSHINE™ every day for maximum vitamin D intake!

IF YOU ...

• **Always burn.** Never tan. Have red or blond hair and freckles (albinos, some redheads):	TYPE 1 SKIN
• **Easily burn** and seldom get tan, fair skin (Northern Europeans such as Celts or Scandinavians):	TYPE 2 SKIN
• **Occasionally burn** and gradually tan (Mediterranean and Middle East origin):	TYPE 3 SKIN
• **Rarely burn** and always tan (East Asians, some Indians and Pakistanis):	TYPE 4 SKIN
• **Seldom burn.** Always tan and have medium to dark skin (South East Asians, some of African, Indian or Pakistani origin):	TYPE 5 SKIN
• **Never burn** and get dark tans (dark-skinned Asians such as Tamils, "blue-black" skin of African origin):	TYPE 6 SKIN

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blood sugar problems and joint problems?

The entire world would be in a media frenzy. Newspapers would blare headlines like, "Miracle Pill Discovered — Millions of Lives Saved," or "The Cure All Wonder Drug Now Available." Television networks would deliver round the clock coverage. And web pages would sprout on the Internet teeming with real life success stories!

Well guess what? You don't have to imagine it — it DOES exist! But it's not a synthetic drug manufactured by a pharmaceutical company.

It's the most natural remedy in the world, and it costs absolutely NOTHING! That's why the drug companies DON'T WANT YOU TO KNOW ABOUT IT — but you'll discover this remarkable remedy in your FREE copy of this breakthrough special report!

Plus, you'll uncover:

- **The hidden epidemic attacking every man, woman and child. Simple nutrient remedy costs just pennies.**
- **How to keep your bones from crumbling. This discovery can save over 25 million Americans from bone loss!**
- **Beware: Drug companies are preparing to launch a synthetic version of this all natural nutrient. Here's why it won't work!**
- **Why supplement companies don't want you to know this popular nutrient is actually USELESS to your body!**
- **And much more!**

Special Report #2:

Natural Miracles to Help Control Your Cholesterol, Blood Pressure and Blood Sugar!



If you're diagnosed with high cholesterol, most likely your doctor will pull out his prescription pad and put you on one of the popular leading cholesterol lowering drugs. But did you

Continued on page 10 ...

What can INSTANT SUNSHINE™ do for you?



- **Protect your bones.** Helps strengthen bones to prevent breakage and deterioration.
- **Encourage optimum cell life.** Helps healthy cells thrive and helps prevent sick cells from duplicating.
- **Keep your heart pumping strong.** Helps boost heart function ... regulate heartbeat ... encourage normal clotting and keep blood vessels flexible. According to the *Journal of the American College of Cardiology,* tests show the more severe the vitamin D deficiency, the worse the heart problems!
- **Stimulate autoimmune health.** Keeps your body on track to identify real enemies instead of mistakenly attacking your own cells.
- **Help normalize sugar imbalances.** Low vitamin D levels have been proven to cause insulin resistance. Boosting vitamin D helps balance blood sugars and helps restore optimum insulin levels.
- **Lift your mood.** Stimulates a feeling of well being. Your brain produces serotonin and your skin produces beta endorphins. Both of these "feel good" substances naturally help boost your mood!

Scientists blame vitamin D deficiency for muscle pain!



A study of Muslim women living in Denmark who had muscle pain and symptoms revealed that 88% of them were vitamin D deficient.

Women in this culture tend to get little sunlight because they spend a lot of time at home. And when they go out, they are obliged to cover themselves entirely.

Minimize wrinkles — and *still* get the health benefits of sunshine!

Sunshine gives you the essential vitamin D you need to thrive and survive. But sunlight also causes premature aging and wrinkles. So how can you get life enhancing vitamin D without getting wrinkles?

With INSTANT SUNSHINE™!

Unlike the sun — INSTANT SUNSHINE™ doesn't cause wrinkles — and it gives you a whopping 1,000 IU of vitamin D to not only help you look better — but feel your healthy best too!



Right now, you can sample Instant Sunshine™ *completely RISK FREE!*

See page 14 for a special, limited time offer for new customers!

Call toll free 1-800-471-4007

Continued from page 9 ...

know that these drugs come with a mile high list of side effects? In fact, cholesterol lowering drugs have now been proven to cause heart attacks! That's because they lower your body's natural production of essential Coenzyme Q10 — a critical heart nutrient!

But the good news is that a growing body of scientific researchers have discovered remarkable nutrients that lower your cholesterol ... blood pressure ... and blood sugar levels without dangerous drugs. In this special report, you'll discover:

■ **The all-in-one cholesterol manager!** Clinical trials show this amazing, all natural nutrient reduces cholesterol in the liver, heart and fatty tissue. Plus, it functions as an antioxidant to block LDL (bad) cholesterol!

■ **Lower bad LDL cholesterol levels by up to 25.6% — and boost healthy HDL levels by as much as 28.4%.** Double blind study of 437 patients proves it!

■ **Nature's #1 answer to dangerous ACE inhibitor drugs!** Works like blood pressure medicines — but without the nasty side effects!

■ **The ultimate cardiac tonic and muscle relaxant!** Keeps blood pressure normal — even in stressful situations!

■ **The ugly truth about blood sugar drugs.** Surprising side effect drug companies don't want you to know about!

■ **How to tell if sugar — or sugar substitutes — are silently poisoning your body!** If you experience the symptoms named in your report — see your doctor immediately!

■ **The best defense against developing high cholesterol, unbalanced sugar levels and high blood pressure in the first place!** Three-step plan ideal for folks over 50!

■ **And much more!**

Special Report #3:

Know Your Vitamins: Vitamin Remedies for Over 380 Common Health Problems!



A $19.95 value — yours FREE!

This is the ultimate vitamin handbook! Just look for your symptoms and match it to the vitamin cure. Within minutes, you can pinpoint nutrient deficiencies and treat your health problem! For example, if you...

■ **Experience neck and muscle ache?** You may be deficient in magnesium — a powerful natural muscle relaxant!

Continued on page 12 ...

It's time to see through the sunscreen smokescreen!

If you believe that sunscreen gives you the benefits of sunshine without sunburn, you're in for an eye-popping surprise! Here's the real truth ...

While sunscreens help prevent sunburn — they also block out the necessary ultra violet (UV) exposure necessary for your skin to naturally make vitamin D. In fact, sunscreens reduce vitamin D production by a whopping 99.9%!

If you want a suntan — then you've got to supplement your diet with vitamin D. And nothing is better than the optimum doses you get with every serving of INSTANT SUNSHINE™!

Think about this:

If you have a fair complexion, you need 20 minutes of sun exposure between 10 am and 2 pm during summer hours every single day for your body to create a basic level of natural vitamin D. But if you're olive to dark skinned, you need a whopping 90-120 minutes of that mid-day sun to gain the same effects!



But in winter months, the sun's latitude and altitude make it nearly impossible for ANY complexion to gain enough of the sun's healthy rays to create natural vitamin D!

Researcher gives milk a D-minus!

You've probably seen milk labeled as "vitamin D fortified" for years. But according to research by Dr. Michael F. Holick published in the *New England Journal of Medicine*, much of that milk doesn't contain enough vitamin D to even combat rickets!



An 8 oz glass of vitamin D fortified milk is suppose to contain 100 IU of vitamin D. But Dr. Holick's studies show that some vitamin D-fortified milk contained LESS THAN 20% of the amount listed on the label! And 14% of the skim milk samples contained NO DETECTABLE TRACE of vitamin D!

Several other studies — including one by the Food and Drug Administration (FDA) confirm these findings! You simply can't rely on milk and diet alone to give you optimum levels of natural vitamin D.

But you can trust INSTANT SUNSHINE™ to deliver you a whopping 1,000 IU's of fresh, high quality vitamin D!



Find out how to sample INSTANT SUNSHINE™ today and get up to 6 FREE gifts. *See page14 for details.*

Call toll free 1-800-471-4007

Q: Why do darker-skinned people suffer MORE of these serious health problems?

A: They can't get enough vitamin D from sunlight!

■ High cholesterol:

Native Americans have a genetic predisposition to secrete high levels of cholesterol in bile. In fact, they have the highest rate of gallstones in the United States. A majority of Native American men have gallstones by age 60. Among the Pima Indians of Arizona, 70% of women have gallstones by age 30. Mexican American men and women of all ages also have high rates of gallstones.

■ High blood pressure:



Hypertension in the African American community is among the highest in the world. Poorly controlled hypertension can lead to a variety of serious health issues including heart, brain and kidney problems. Compared to Whites, African Americans develop hypertension at an earlier age and are more prone to have substantially elevated pressures. Compared to the general population, African Americans have:

- **A 80% higher death rate associated with brain problems due to hypertension.**
- **A 50% higher death rate associated with heart problems due to hypertension.**
- **A 320% higher death rate associated with kidney problems.**

■ Blood sugar imbalances:



Reported in the December, 2000 issue of *Diabetes Care:* Blood sugar problems have been growing in prevalence among Native Americans and Alaskan Natives, according to a recent study by the federal Centers for Disease Control and Prevention. The study found a nearly 30% increase in diabetes diagnoses among these populations between 1990 and 1997. The increase in prevalence was highest in Alaska, where it rose 76% during the 1990s, and lowest in the Northern Plains region of the United States, where it rose by 16% during this time period.

■ Autoimmune illnesses:



According to the Lupus Genetic Studies: African-American women are 3-4 times more likely to develop autoimmune problems than their European-American peers, often with more life-threatening symptoms, Hispanics develop autoimmune problems more often, and with greater severity, than European-Americans. And autoimmune problems are 3-10 times more prevalent in Native-Americans than European-Americans.

Research proves the darker your skin color — the more likely you are to be vitamin D deficient. And if you're over 60 and spend most your time indoors — you're at an even higher risk! Without adequate levels of vitamin D — your body is prone to developing inflammation — a known cause of today's most serious health dangers.

MORE warnings for our darker-skinned brethren ...

If your ancestors came from the Mediterranean ... Eastern Europe ... Latin America ... Africa ... or any country near the Equator, your skin has evolved to be resistant to the sun's radiation.

But this super protective skin comes with a double edged sword: while it protects you from sunburn — it also PREVENTS you from naturally converting the sun's rays into natural vitamin D!

That's why ...

- Studies performed by Michael F. Holick, Ph.D, MD show that a remarkable 40% to 60% of African American adults are vitamin D deficient ...
- The U.S. Center for Disease control recently reported that 42% of women of color between the ages of 15 to 49 are lacking sufficient vitamin D, and ...
- A whopping 80% of elderly African Americans have a vitamin D deficiency — and most don't even know it!

Since vitamin D is critical to healthy blood and heart function, it's no wonder that African Americans have the highest rate of high blood pressure and heart problems in America!

And it gets worse: If your body is starving for vitamin D, it can't fortify your bones, either! You could be one of the nearly 300,000 victims of a painful, debilitating or even permanently crippling hip fractures this year alone.

That is *serious:* HALF of these folks — a staggering 150,000 older men and women — will be crippled for life. Many will be forced into a nursing home. And complications from hip fractures will actually KILL up to 60,000 of these fracture victims in the year ahead!

That's why INSTANT SUNSHINE™ can be a real lifesaver. No matter what your complexion. No matter how old you are. No matter where you live. You can get the optimum dose of vitamin D you need to fight off hidden inflammation and protect your heart — with INSTANT SUNSHINE™!

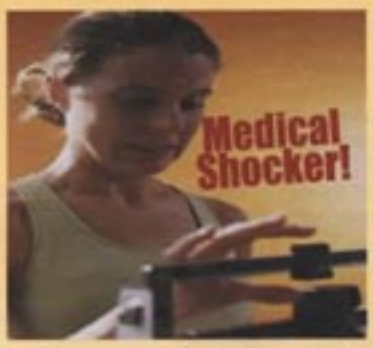
Call toll free 1-800-471-4007



Right now, you can get INSTANT SUNSHINE™ at the lowest price available — and also get up to 6 FREE gifts!

See page 14 for a remarkable offer!

Continued from page 10 ...



Vitamin D deficiency can make you *FAT!*

New research recently uncovered that a vitamin D deficiency interferes with the secretion of a hormone called leptin. This is the hormone that signals your brain that you've consumed enough fat. In other words, it tells you when to STOP EATING.

Without adequate levels of vitamin D — your brain never gets the signal and you frequently overeat. But the good news is that it's easy to restore the leptin-brain connection with a high quality vitamin D supplement like INSTANT SUNSHINE™!

■ **Feel cold constantly?** Check your iodine levels — they may be dangerously low!

■ **Canker sores?** Sure sign of a niacin imbalance!

■ **Ringing in your ears?** Often a warning signal to add B-complex vitamins to your diet!

■ **Want to put an end to chronic bad breath?** Try Nature's internal cleanser — it works!

■ **Loose teeth?** Vitamin C and this surprising nutrient can help save your smile!

■ **Worry about developing night blindness?** Discover the vitamin that's rated A#1 for your vision. If you think it's bilberry or lutein — think again!

■ **The amazing remedy for shingles!** Helps put an end to pain FAST!

■ **And much more!**

The easiest decision you'll make today

Life is hectic and complicated enough. So I want to make it positively EASY for you to boost your levels of life-saving vitamin D and protect your heart ... brain ... and your entire body from the dangers of hidden inflammation. Give INSTANT SUNSHINE™ a try today and you get:

■ **The lowest, ROCK BOTTOM price ever! You save up to 25% off the regular rate!**

■ **A FREE six-month supply of Calcium Lactate — the ultimate complement to essential vitamin D. Regular price is $79.90 — but you pay ZERO. Zip. Zilch!**

■ **Three lifesaving healing reports — valued at $59.85 — now yours FREE!**

And don't forget: You're completely protected by Health Resource's unlimited 100% money back guarantee. If for any reason you are not positively thrilled with INSTANT SUNSHINE™ — just return it and you'll get ALL your money back. No hassle. No problems. No kidding!

And, you keep all your FREE gifts: the FREE bottles of Calcium Lactate and your three FREE healing reports! Can they be any fairer than that?

So, respond today — and get your boatload of savings and free gifts! Just call 1-800-471-4007 or mail in the special order form located on page 15.

Yours for healthy living,

Bob Livingston

— Bob Livingston
Contributing Editor
Health Breakthrough News

P.S. I almost forgot. When you reply in the next 10 days, you'll receive TWO MORE FREE gifts: *How to De-Gunk Your Arteries* — a MUST HAVE if you're concerned about your clogged arteries ... inflammation ... and overall heart health. Plus, you'll also get *Beat Mental Decline and Have a Beautiful Mind* — which gives you the 10 newly released — and surprising — warning signs of cognitive loss! Share this critical information with everyone you love. It's a lifesaver! Turn to page 14 for more details on how to receive these two FREE reports! Thanks — and congratulations! You're making the BEST decision you can to protect your health — and your life!



Read this if you have sensitive skin ...

Get Healing Powers of Sunshine Without the Dangerous Rays!

If you have delicate or hypersensitive skin, most likely your doctor has told you to stay out of the sun. If so, you're in danger of becoming vitamin D deficient.

And folks with Xeroderma pigmentosum (XP) — a rare skin disorder whose sufferers are highly sensitive to sun exposure must stay out of the sun.

So how do you get the healing benefits of the sun — without the dangerous rays? ***With INSTANT SUNSHINE™!***



It's not a *bald spot* ... It's the solar panel for a *SEX MACHINE!*



That extra exposed skin is creating more vitamin D absorption! And that means:

- **A boost of healthy blood circulation** throughout your body — including your sexual organs!
- **Optimum nerve cell function!** Your brain — the REAL sex organ — works better, longer!
- **Firm, strong muscles** — and organs!
- **Powerful immune function** —so you create a fortress against germs and bugs!
- **Healthy sperm cell growth!**
- ***And much more!***

Get INSTANT SUNSHINE™ today — and feel the difference!

Just call 1-800-471-4007 to receive up to 6 FREE gifts!

Health Trends Quarterly - Health Resources

Why are these folks raving about INSTANT SUNSHINE™?

Because it works!



"No more problem skin!"

"I've been bothered with itchy, dry skin every winter, but since taking Instant Sunshine™ I have not yet been bothered."

—Ann B., Eugene, OR

"I'm 79 — and feeling fine!"

"I have noticed a difference since taking Instant Sunshine™. Three to four times every week, I work out at the healthplex doing water aerobics. All the gals say that I am an inspiration to them and they want to be like me, full of energy when they reach my age. First part of November will be my 79th birthday. Thanks to Instant Sunshine™, I can continue to do my garden work, sew, and quilt. Keep making Instant Sunshine™. Thank You.



—Elsie B., W. Chester, OH

"I can't get out in the sun much any more!"

"Try as I might, there is no way that I can take a walk in direct sunlight every day! So Instant Sunshine™ is a true God-send. Instant Sunshine™ provides me with a daily stream of Vitamin D and other ingredients. This product is truly a life-enhancing supplement!"

—James W., Salem, NC

"Overall, I now feel great!"

"I have been using Instant Sunshine™ for about six months now and have noticed a genuine increase in overall good health and well being since taking this product. I would heartfully recommend it to anyone thinking of starting to take Instant Sunshine™."

—Edward N., Mililani, HI

"Got my sugar levels back under control!"



"Instant Sunshine™ has been very helpful with regulating my sugar levels. My joints also feel much better.

It is an all around favorite product."

—Dorothy Z., Monroeville, PA

"My job keeps me indoors but my skin still has a glow!"



"I have been using Instant Sunshine™ about three months. This product is great. I am a beautician and my work is inside, therefore I get little sunshine. My skin has a pink glow. This product is an all natural and good way to get enough Vitamin D. Oh, I prefer the tablet. So simple to get your daily sunshine."

—Grace M., Columbus, GA

"I now sleep better than ever!"



"You have my permission to report my experiences with Instant Sunshine™. I sleep better and waken refreshed. My mind is more alert too."

—Thomas K., Newton, MS

"You're saving my bones!"

"I have brittle bones. I am taking a calcium supplement as well as prescription medication but know vitamin D is essential to the absorption of the calcium. I could not find a D supplement anywhere until Instant Sunshine™. I eagerly anticipate the next test and will tell my physician about Instant Sunshine™."

—Adonna W., Canyon Lake, TX

"Easy to take — and tastes good too!"

"Instant Sunshine™ is easy to take and has a good flavor."

—Ruth R., Wellsville, NY

"Staying healthy even though we're around sick people all day!"

"We have been using Instant Sunshine™ for over six months now. My husband and I are always around a lot of people. My husband ministers to sick people. He is an elder at church (*James 5:13,14*). I'm with preschool and nursery on Sundays. On Mondays during school year I volunteer at a public school. I get coughed and sneezed on every Monday. We have not caught a cold, flu, or have not had any kind of respiratory problems since taking Instant Sunshine™. Our prayer is that this would be used in every nursing care facility for the elderly. They would feel so much better and even sleep better."



—Mrs. Thomas N., Albuquerque, NM

"I've got more get up and go!"

"I have only been using Instant Sunshine™ a little over a month, and I have really noticed a difference in my get up and go already. I have never been a believer in these so called miracle pills, but I will vouch for Instant Sunshine™. I honestly think it makes a big difference in my life. No bull."



—Gary W., Des Moines, IA

"I've got sunshine whenever I need it!"

"It is a great comfort to be able to get sunshine in a bottle. Don't have to worry if the day is gloomy or is too hot to be out in sun. I'm 88 years young and feel great. Take no prescription meds. Am glad that the news about Instant Sunshine™ reached me about two months ago."



—Estella C., Arcadia, CA

Health Trends Quarterly - Health Resources

Claim $206.70 in Discounts and FREE GIFTS Now!



■ A FREE *6-month* supply of Calcium Lactate — a $79.90 value!

A $79.90 value, absolutely FREE!



= HEART HEALTH

INSTANT SUNSHINE™ and Calcium Lactate
— a dynamic duo for heart health!

■ Plus — You get *3 special healing reports!* A $59.85 value — *Yours FREE!*



A $59.85 value — yours FREE!

Special Report #1:
The Amazing Miracle Vitamin!



A $19.95 value — yours FREE!

It's the most natural remedy in the world, and it costs absolutely NOTHING! That's why the drug companies DON'T WANT YOU TO KNOW ABOUT IT — but you'll discover this remarkable remedy in your FREE copy of this breakthrough special report!

Special Report #2:
Natural Miracles to Help Control Your Cholesterol, Blood Pressure and Blood Sugar!



A $19.95 value — yours FREE!

Scientific researchers have discovered remarkable nutrients that lower your cholesterol … blood pressure … and blood sugar levels without dangerous drugs. A must-read report!

Special Report #3:
Vitamin Remedies for Over 380 Common Health Problems!



A $19.95 value — yours FREE!

Flip through this easy-to-read vitamin handbook and discover scores of remedies for your health problems! Now, it's never been simpler to get your health back on track!

■ *And get 2 early bird reports FREE!*

● Beat Mental Decline and Have a Beautiful Mind



A $19.95 value — yours FREE!

Fifty-one patients with early stages of cognitive loss were treated for 12 weeks with an all natural nutrient known for it's powerful brain enhancing ability. The results?

In just three short months, cognitive skills — their ability to learn, reason and perceive — significantly improved! The patients in the earlier stages of the illness fared better.

If you or someone you love may possibly have mental problems, it's critical to send for this lifesaving information so you can act immediately.

But that's just one of the new breakthrough discoveries you'll discover in this special report! For example:

■ **Nature's Remarkable Brain Nutrient.** Proven to boost brain power … lift your mood … increase learning ability and even cope better with stress!

■ **What Memory Problems are NOT.** Knowing this can help you prevent it as you get older!

■ **Surprising Link Between Depression and Cognitive Loss.** Study from Rush-Presbyterian-St. Luke Medical Center makes startling discovery!

■ **10 New Early Warning Signs of Memory Problems!** Detect these subtle signals for better treatment!

■ ***And Much More!***

● How to De-Gunk Your Arteries for Life



A $19.95 value — yours FREE!

Conventional medicine prescribes costly drugs and dangerous surgeries to treat heart problems. But Mother Nature gives us the nearest thing to a cardiovascular miracle!

It's a completely safe, proven, effective, non-invasive and affordable way to open up clogged arteries … boost heart health … and boost circulation to your entire body!

Since its discovery back in the 1930's this miracle heart wonder has now been scientifically proven to dissolve plaque and flush it out of your arteries!

You'll discover the name of this amazing remedy and how easy it is to start using it today! Plus, you'll get a dozen more heart saving treatments in this MUST HAVE report!

Phone … Fax … or Mail — Order INSTANT SUNSHINE™ 24 hours a day, 7 days a week! It's so E-Z!

Call Toll-Free 1-800-471-4007

Health Trends Quarterly - Health Resources

ORDER BY PHONE:

Save time and get your introductory starter pack and all your FREE gifts faster!

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By Mail: Just fill out the order form below and mail it back in the enclosed postage-paid envelope to: Health Resources
P.O. Box 3623
Hueytown, AL 35023

By FAX: Fill out the order form below and fax BOTH sides to 1-800-941-6920. Our fax never sleeps — available, 24 hours a day!

FRESHNESS & QUALITY CERTIFICATION

Every serving of INSTANT SUNSHINE™ contains optimum levels of all natural vitamin D3 calciferol and other vital nutrients to help you fight off inflammation … protect your heart health … and boost your energy levels to help you experience genuine health and healing.

Our unique processing removes any impurities and maintains the nutrients in optimum freshness condition. You can feel free to order bulk quantities of INSTANT SUNSHINE™ to save money. The special processing is designed to give you a quality supplement without ever sacrificing freshness or effectiveness.

INSTANT SUNSHINE™
Quality Control Team

No Bull. No Strings Attached 100% MONEY-BACK GUARANTEE!

INSTANT SUNSHINE™ gives you the optimum dose of natural vitamin D you need to help fight hidden inflammation … protect your heart and brain, and experience optimum healing.

When you take INSTANT SUNSHINE™, you will experience an increase in energy levels … softer feeling skin … enhanced mental alertness … and less pain in your joints and muscles.

You can try INSTANT SUNSHINE™ worry free. If you are not 100% satisfied with your results, you will get a 100% REFUND on your purchase price — even if you're down to your very last bottle!

I think that's fair — don't you?

And, ALL your FREE gifts are yours to KEEP no matter what you decide. It's my way of saying thank you for giving INSTANT SUNSHINE™ a fair try!

Sincerely,

Warren Ross
Health Resources

INSTANT SUNSHINE™ Gift Reservation Certificate

■ $206.70 in Discounts and FREE Gifts!
■ 100% Risk-FREE ■ Free Shipping & Handling!

YES! I want the healing powers of natural vitamin D! Help me fight off dangerous inflammation that can cause heart and brain problems — and a host of common health problems! Rush me my order of INSTANT SUNSHINE™! I know that I am fully protected by your 100% satisfaction guarantee. If I'm not happy with my results, I can cancel and receive a full refund! *All the FREE gifts are mine to keep — no matter what I decide!*

Please accept my order as follows: RECOMMENDED

BEST VALUE: I save $60 and claim $146.70 in FREE gifts!

☐ Six-month supply of INSTANT SUNSHINE™ for only $179.70 (I save $60 off the regular price!) ***Plus, I also receive:***

- **TWO FREE BOTTLES** — a six-month supply of Calcium Lactate — a $79.90 value!
- **Special Report #1:** *The Amazing Miracle Vitamin* — a $19.95 value — FREE!
- **Special Report #2:** *Natural Miracles to Help Control Your Cholesterol, Blood Pressure and Blood Sugar* — a $19.95 value — FREE!
- **Special Report #3:** *Know Your Vitamins: Vitamin Remedies for Over 380 Common Health Problems!* — a $19.95 value — FREE!
- Shipping & Handling — *valued at $6.95 — FREE!*

This BEST VALUE deal is valued at $386.40. I save $206.70 and pay only $179.70!

GOOD VALUE: I save $20.10 and claim $86.80 in FREE gifts!

☐ Three-month supply of INSTANT SUNSHINE™ for only $99.75 (I save $20.10 off the regular price!) *Plus, I also receive:*

- A FREE three-month supply of Calcium Lactate — a $39.95 value!
- **Special Report #1:** *The Amazing Miracle Vitamin* — a $19.95 value — FREE!
- **Special Report #2:** *Natural Miracles to Help Control Your Cholesterol, Blood Pressure and Blood Sugar* — a $19.95 value — FREE!
- **Special Report #3:** *Know Your Vitamins: Vitamin Remedies for Over 380 Common Health Problems!* — a $19.95 value — FREE!
- Shipping & Handling — *valued at $6.95 — FREE!*

This GOOD VALUE deal retails for $206.65. I save $106.90 and pay only $99.75!

TRIAL OFFER:

☐ One-month supply of INSTANT SUNSHINE™ for only $39.95 plus Shipping & Handling.

- INSTANT SUNSHINE™ is available in liquid and capsules — please choose: ☐ 30 mL Liquid Dropper or ☐ 30-Capsule Bottle
- CALCIUM LACTATE is available in tablets and powder — please choose: ☐ Tablets or ☐ Powder

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☐ Yes, I am responding within 10 days! Send me my 2 FREE early bird reports — A $39.90 VALUE — FREE!

- *How to De-Gunk Your Arteries*, and …
- *Beat Mental Decline and Have a Beautiful Mind*

☐ **Yes! Please e-mail me updated research and recommendations, new health discoveries, and special savings opportunities.** My e-mail address will never be sold or rented. I understand I may unsubscribe from these updates at any time.

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There's no need to write your name and address. Please check the back cover to

How the other half DIES!

Why 438,000 Americans with clear, healthy arteries are dropping dead like flies!

Surprising cause on page 3!

Also inside this Special Bulletin:



■ **Health Breakthrough of the Century!** Little known nutrien deficiency triggers heart and brain problems ... fatigue ... and a host autoimmune problems. Here's how to fix it FAST! *See page 4, Inside!*

■ **The Silent Epidemic Killing Darker Skinned Folks!** Find out why researchers say, "the darker your skin — the more trouble you're in!" *Inside, page 11.*



■ **The Case Against Sunscreen!** Is your sun tan worth bone loss ... inflammation ... and even heart problems? *Researchers reveal newly discovered link on page 10.*



■ **It's not a bald spot — it's a solar panel for a SEX MACHINE!** Discover the healthy and sexy advantage of thinning hair! *See page 12.*



■ **Surprising Cause of Muscle Pain!** Breakthrough study sheds light on why women feel tired and sore! *A must-read on page 9.*

■ **And Much More, *Inside!***

Plus: Breaking news from the *National Institutes of Health, Journal of American College of Cardiology* and other leading medical journals on how to put an end to bone loss ... joint pain ... high cholesterol ... sugar imbalance ... high blood pressure ... *and much more!*

FREE GIFTS worth $206.70 reserved in your name!

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500 PAGE SWIPE FILE

LAUGH ALL The Way To The GAS PUMP!

Choosing the main theme for an advertorial selling an investment newsletter product is always a dicey proposition.

Your challenge is to select a theme that will resonate with prospects … and that is tied to an economic or investment trend that is likely to continue for (hopefully) a year or more.

In late 2004, when this package was written for Weiss Research, it was clear to Larry Edelson — editor of Real Wealth Report — that rapidly rising federal deficits would mean rising inflation and rising energy prices for years to come.

The only problem was, we were ahead of our time. Although Larry was 100% correct in his forecast… and despite the fact that the investments he recommended have since soared in value… our market was not yet on-board — and as a result, this package did not mail as well as we had hoped.

Nevertheless, it is an excellent example of how strong sales copy connected to a major trend can disappoint when you get ahead of your prospects.



Larry Edelson's **Real Wealth**

Energy Intelligence Bulletin

January 2005 — OIL STOCK PROFIT ALERT

LARRY EDELSON—the "$87 BILLION MAN" whose oil & energy stocks are exploding up to 42% higher in as little as four months—invites you to ...

LAUGH All The Way To The GAS PUMP!

Rising oil and gas prices could make you rich—IF you act *NOW!*

INSIDE: 7 OIL WINDFALL STOCKS you MUST buy NOW—within the next 14 days—for the potential to at least DOUBLE YOUR MONEY in 2005–2006!

ALSO INSIDE:

- 10 Reasons why oil prices—and, more importantly, *oil stocks*—are destined to explode to *record highs* in 2005–2006 ...
- 3 WILD CARDS that could easily drive oil prices to well over $100 per barrel in the months ahead ...
- 5 oil stocks that nobody should own now, *but too many investors do*—stocks that are destined to plunge as the rest of this sector soars!

* * * * * * * * * * * * * * * *

By Larry Edelson
Oil Stock Analyst,
Editor, REAL WEALTH REPORT

Give me just fifteen minutes of your time, and I'll give you the keys for your chance to double and redouble your money with today's hottest oil and energy stocks—*absolutely FREE...*

LAUGH ALL THE WAY TO THE GAS PUMP!

Rising oil and gas prices could make you rich—IF you act *NOW!*

Every once-in-a-while, a quick call to your broker can change your life. I've rushed you this fascinating bulletin because I'm absolutely convinced that *this is one of those times!*

My name is Larry Edelson. My specialty is helping investors like you profit handsomely from today's hottest natural resource.

For the past 9 years, I've been in charge of the natural resource portfolio in Dr. Martin D. Weiss' *Safe Money Report*. And we rode the recent gold stock boom for all it's worth. If you'd been one of the lucky few who acted quickly on each of my "buy" and "sell" signals for gold and natural resource stocks between January 2001 and the end of 2003, you could have been sitting on AVERAGE gains of 105%. And that includes not only all my winners, but ALSO my one, lonely loser!

As I write this, all three major indices—the Dow, S&P 500 and Nasdaq—are almost exactly where they were six long years ago. Investors who bought the average S&P stock in October of 1998 now have a total profit of almost ZERO: *A big, fat goose egg ...*

... Meanwhile, readers of my REAL WEALTH REPORT—investors who hitched their wagons to today's utterly predictable, inexorable boom in natural resource prices—have seen truly world-beating gains.

✓ My reco to buy Knightsbridge Tankers would have netted you a closed-out gain of 39.1% in just five months, and ...

✓ If you had bought Permian Basin Royalty



Investment expert Larry Edelson

Trust on my recommendation, you'd now be sitting on a whopping 42.2% gain in just four months!

✓ Your Anglogold and Newmont Mining positions would have jumped 49% and 143% respectively ...

✓ Your Angico-Eagle shares would have MORE THAN DOUBLED YOUR MONEY, earning you a 122% PAYDAY in just over a year ...

✓ Your Royal Gold stock would have made you 283% richer, and ...

✓ Your Glamis Gold position would have earned you a total 562% WINDFALL — enough to turn a $50,000 investment into $331,000!

Now, I believe that we're about to make all those astonishing gains look like a drop in the ocean-with the often-overlooked stocks that are most likely to soar as oil prices continue to explode: Past $60 ... past $75 ... even to $100 a barrel and beyond!

This Great Oil Price Explosion Has Just BEGUN...

...And ALREADY, My Oil Stock Recos Are Surging *As Much As 42% In As Few As FOUR MONTHS!*

My favorite oil stock picks up to 10/18/04:

Stock	Gain	In Less Than...
Inergy LP	8.6%	4 Months!
Sinopec	8.63%	5 Months!
Yanzhou Coal Mining Co Ltd*	13.7%	4 Months!
Teekay Shipping Corp	23.6%	4 Months!
Anadarko Petroleum	25.3%	5 Months!
Knightsbridge Tankers*	39.1%	5 Months!
Permian Basin Royalty Trust	42.2%	4 Months!

PLUS, when oil prices soar, so does gold — and we've been posting big gains there, too!

Tocqueville Gold	11.3%	5 Months!
Goldcorp	11.6%	5 Months!
Scudder Gold & Precious Metals	12.2%	5 Months!
Richmont Mines	14.1%	6 Months!
Newmont Mining	22.6%	5 Months!
Meridian Gold*	30.4%	6 Months!

Depending on the actual prices investors paid and the commissions charged, actual results may vary for the better or worse. Past performance is not indicative of future results. Naturally, not every recommendation was a winner and when you invest, losses are always possible.

* Closed positions

The next phase of this great oil boom could bring you gains of 75% ... 102% ... up to 269% or even more!

As you know, oil prices have been on an absolute tear: More than quadrupling from their 1998 lows to over $54 per barrel.

As a result, many oil companies are raking in profits like never before—and select oil stocks have been absolutely exploding in value. In the past twelve months, for example, **ConocoPhillips**

(continued on next page...)

Real Wealth - Laugh All The Way To The Gas Pump • March 2005

is up 42% ... **Smith International** rose 58% ... **Occidental Petroleum** rocketed 57% ... **Sunoco** climbed 70% ... and **Amerada Hess** is up 63%.

And those are some of the megagiant oil companies. If you'd invested in companies with smaller market caps you could have made 205% in **Stolt Offshore SA** ... 64% in **Core Labs** ... 93% in **Smedvig ASA** ... 118% in **Compagnie Generale de Geophysique** ... and 114% in **Canargo Energy**!

But please—whatever you do—*do NOT* run out and buy *any* of those stocks! Sure—they should do well as oil prices continue to climb. But I'm going to introduce you to a much better way to cash in on today's great oil price explosion.

In the next few pages, I'm going to show you why I'm absolutely convinced that this fascinating and remarkably profitable trend is destined to continue making smart investors rich for at least the next 24 months.

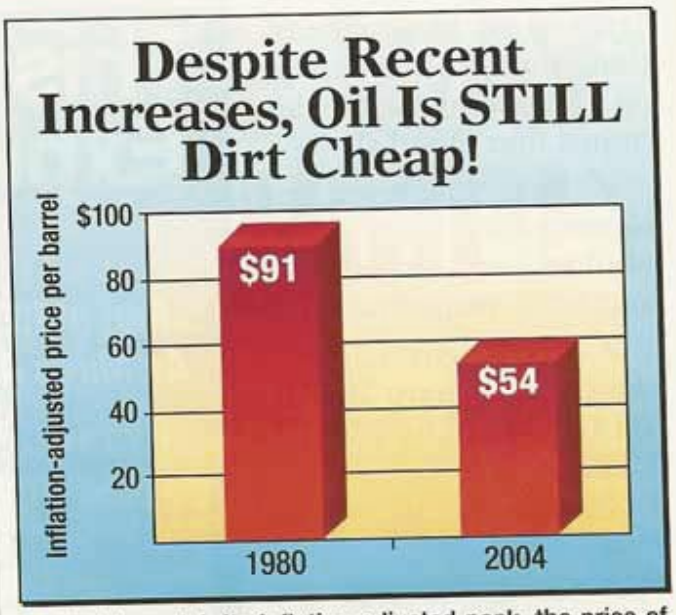
Specifically, I'll show you why every indicator I examine is virtually screaming ...

■ **"Oil prices and oil stocks will *continue* soaring for years to come!"** I'll give you 10 irrefutable reasons why oil prices—and, more importantly, *oil stocks*—are destined to explode to *new record highs* throughout 2005–2006 ...

■ **"But most investors will miss out on the biggest profits ..."** I'll warn you about the blunders you cannot afford to make now—including 5 oil stocks that nobody should own, *but nearly everyone does*—stocks that will be left behind as the rest of this sector soars ...

■ **"Meanwhile, the 7 often-overlooked energy stocks *described in this report* are ready to lead the way!"** I'll introduce you to 7 energy stocks you MUST buy NOW—within the next 14 days—to lock in *triple-your-money* profit potential in the months ahead!





▲ Just to match its inflation-adjusted peak, the price of oil will have to surge to $91 per barrel, but most investors will be left behind. To get on board now and save $189, use the gift certificate on page 23.

PLUS, in a moment, I'll invite you to send for my comprehensive oil stock profit guide: ***ENERGY WINDFALL***—your comprehensive, step-by-step roadmap to locking in tremendous profit potential.

In your FREE copy of *ENERGY WINDFALL*, I give you a complete mastery of this great profit opportunity ... name the stocks you simply MUST buy for explosive profit potential in the months ahead ... give you my list of stocks you shouldn't touch with a ten-foot pole ... and reveal my proprietary strategies for maximizing your profits and cutting your risk.

More on your FREE copy of *ENERGY WINDFALL* in a moment. First, let me show you why it is absolutely critical that you send for it right away ...

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You snooze, you lose!

It's amazing how many investors are missing out on this glaringly obvious opportunity. They've seen oil prices soar—and oil stocks double over and over again — with their own eyes. They've heard industry experts like T. Boone Pickens and others explain why this oil stock explosion still has a long, long way to go: Why $60 oil ... $75 oil ... even $100 oil are a very real possibility in the months ahead.

Moreover, they know that, while demand has skyrocketed—up 6 million barrels a day since 2000 to 82 million barrels in all—*every level of the energy supply chain is now stretched to the breaking point:*

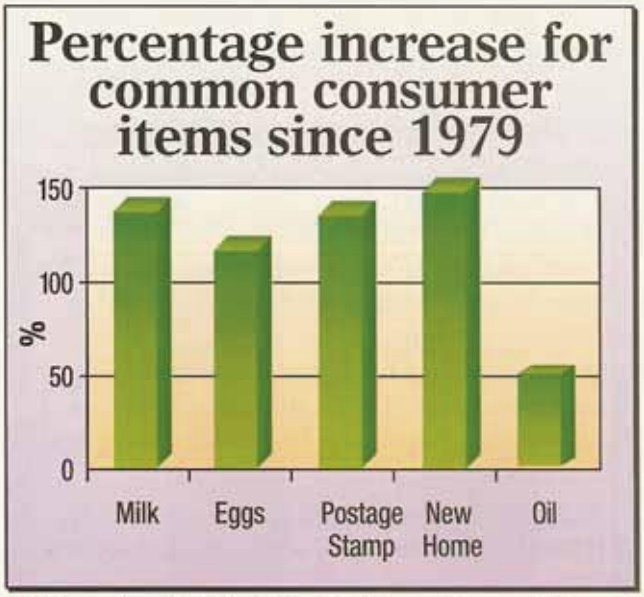
▶ **The world is quickly running out of oil:** Industry experts estimate that there are about 1 trillion barrels of oil left in the earth. Of that, only about 45%—just 450 billion barrels—are believed to be of the quality needed to be efficiently refined into gasoline. The vast majority of Middle-Eastern oil is too high in sulfur, for example —and much of the low-grade Russian shale oil is so hard and tar-like, you could build a house out of the stuff. *Even without further increases in consumption, the world is scheduled to run out of all known oil reserves in about 35 years!*

▶ **The world's *oil fields* are pumping at nearly 100% of their capacity:** The Organization of Petroleum Exporting Countries (OPEC) has hit its limit to produce light, sweet crude—the preferred grade of oil used to make gasoline. They have more oil, but not the low-sulfur oil the world is thirsty for!

▶ ***Oil transport* companies are maxed out:** The world's pipelines and tanker fleets are moving every drop they can from oilfields to refineries at full capacity, and those transportation costs are skyrocketing—up roughly 300% in the past five years.

▶ ***Oil refineries* here in the U.S. and elsewhere in the world have hit the wall:** In 2004, oil industry experts expect global demand to exceed global refining capacity by a staggering one million barrels a day.

▶ **There's *no relief in sight!*** It takes *years* for new oil fields ... new tankers and pipelines ...



▲ The price of oil is still a LONG way from catching up with price rises in other major items. And now it has begun to surge. There's no power on earth that can stop it from DOUBLING from current levels.

and new refineries to come online. And to make matters even worse, Al Qaeda and other terrorist groups are openly threatening to stop the flow of oil from Iraq, Saudi Arabia and other major producers.

It would take *a miracle of Biblical proportions* to halt this surge in oil prices. Even the mighty U.S. government is helpless to reverse it. Sure—there's been a lot of talk about releasing some of the oil in our Strategic Petroleum Reserves. But even if all 668 million barrels were released, it would equal less than 60 days supply in the U.S. Anyone who thinks that would cause more than a momentary pause in oil's inexorable price explosion simply doesn't understand the problem.

Heck. Even if the president dumped *all* of our reserves onto the market—or even if we suddenly discovered new oil reserves as big as the Pacific Ocean—we couldn't transport it *or* refine it quickly enough to meet skyrocketing global demand!

The only way I can see for oil prices to fall now would be for billions of consumers, businesses and governments to voluntarily give up their cars and trucks ... ground their airplanes ... put their ocean-going fleets in dry-dock ... turn off their

(continued on next page...)

Real Wealth - Laugh All The Way To The Gas Pump • March 2005

heaters and air conditioners ... shut down their factories ... and stop buying the thousands of plastics and other products made from oil products.

Could it happen? Sure it could happen: *When pigs fly!*

It would be one thing if oil was ridiculously expensive. Then, the explosive growth in world demand might—*MIGHT*—soften somewhat. But despite its recent price increases, oil is still unbelievably cheap:

When adjusted for the decline in the purchasing power of the US dollar for the last 25 years, oil should now be selling for at least $90 a barrel!

Today's oil prices would have to nearly DOUBLE — just to equal what we paid for it a quarter-century ago, in 1979!

This is *not* rocket science:

- When the purchasing power of the US dollar declines, the prices of commodities traded in terms of dollars — such as oil — must soar to play catch up. On top of that ...
- When demand for any commodity dwarfs supply, prices must soar even higher!
- When oil prices soar, oil companies post windfall profits and select oil stocks skyrocket in value.
- And when oil stocks skyrocket, investors who own those stocks *get rich!*

If there ever was an investment no-brainer, this is certainly it! If there ever was a time to hitch your wagon to a rising star, it's now. And yet, so many investors seem as frozen as a deer caught in the headlights: They sit idly by, watching the most obvious profit-making opportunity in years pass them by.

Considering the sheer power of this oil price explosion, I wouldn't be *caught dead* owning a wildly overvalued real estate stock ... a flaky, unreliable retail stock ... a smoke-and-mirrors tech, biotech or nanotech stock—or even worse, with all my money in a bond, money market fund, CD or other cash investment that dooms you to miserly low returns.

And neither should you!

I don't want you to wake up a year or two down the road realizing that you could have been two, three, even four times richer if you had only acted to harness the money-making power of this inescapable mega-trend.

That's why I sent you this bulletin today. And it's why I need to rush the full story to you in your FREE copy of *ENERGY BONANZA* as soon as is humanly possible.

Soaring Oil Demand: You Haven't Seen Anything Yet!

The simple fact is, today's soaring demand for oil is just the beginning.

Since 2002 ...

- **North American demand is up 15.4% ...**
- **European demand is up 14.3% ...**
- **Latin American demand is up 18.8%, and ...**
- **Even African demand is up 40%!**

THE BOTTOM LINE: Despite conservation attempts ... despite the introduction of new hybrid cars ... despite everything, demand for oil is rising throughout the Western world. Not only that, the price increases are accelerating!

And in the East, demand pressures are even more overwhelming ...

Asian Demand Is EXPLODING!

Most investment analysts are content to sit in their ivory towers and merely *read* about the real



"Larry Edelson's energy stock picks are absolutely BLOWING AWAY the market averages!

"I can't wait to see the profits he generates for his subscribers as oil continues to soar in the months ahead!"

— Martin D. Weiss, Ph.D.
Editor, **Safe Money Report**

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world. Not me. I spend up to four months of every year on the road: Studying the nations where demand is rising fastest ... living among the people ... touring their energy facilities ... interviewing government leaders and industry officials.

My travels cover Asia from India to China, with frequent visits to Thailand, Hong Kong, Singapore, and even Vietnam, the next Asia country to explode in growth.

▶ I was one of the first western analysts to visit the new Shanghai Gold Exchange last year.

▶ I've been given rare personal tours of the Hong Kong Futures Exchange and the Thai Stock Exchange.

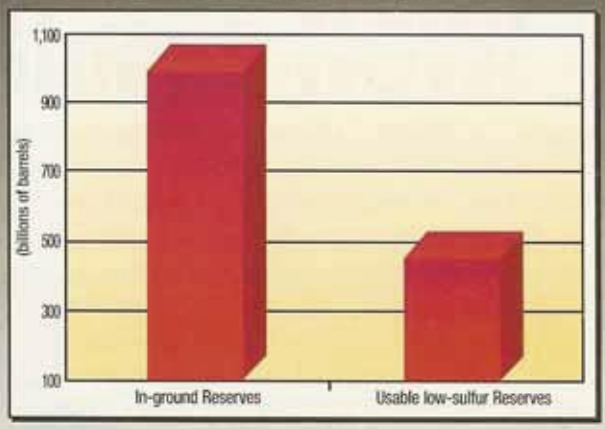
▶ I've attended symposiums with some of the top natural resource companies operating in Asia.

▶ My next trip, which you will hear about directly from the front line as I send you important email updates — includes stops in Bombay, India at the Bombay Bullion Association ... another stop in Beijing for a meeting with a top banking official ... a quick visit to Dubai to check on the latest happenings in the richest markets on the planet ... and stops in Shanghai and Hong Kong to scout out the latest trends in natural resources.

On a recent trip for example, I had the very rare privilege of meeting one-on-one with one of the top banking officials in China. I learned first hand how the Chinese government is managing the country's banking problems ... what they plan on doing with the country's currency, the yuan, and MUCH more, including the inside skinny on the country's energy needs, its appetite for steel, platinum, gold, water and most importantly, OIL.

Reserves Of Usable Oil Are Perilously LOW!

In-ground reserves of usable oil will be depleted within 35 years!



▲ For years, oil market observers have been lulled into complacency by the apparently abundant reserves of oil in the ground. Now, however, they're beginning to wake up to the fact that only a FRACTION of those reserves is of the usable low-sulfur variety. Moreover, a whopping one third of the world's total reserves are in regions now threatened by war and terrorism.

What's more, the Chinese economy has been growing at a similar pace for the past TWENTY YEARS... and most economists believe it will maintain high growth rates for the NEXT twenty years!

The result of this economic expansion has been a quadrupling of personal income ... an explosion of demand for petroleum products to drive millions of new motorcycles, cars, buses, trucks, cargo ships and airplanes — and an explosion of demand for energy to power skyrocketing numbers of new factories and other businesses as well as masses of new government buildings, apartment and condominium complexes and private homes.

Consider for a moment what this enormous new demand means in the

(continued on next page...)

China ALONE Is Driving Oil Demand Into The Stratosphere!

One-quarter of the world's population resides in China—a staggering 1.3 billion people in all— and, thanks to a raft of major economic reforms, China's economy grew nearly three times faster than the U.S. economy did in 2003—at the blistering pace of 9.1%.



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automotive sector alone: In 2003, China's 120 automobile manufacturers pumped out a record 4.4 million new cars and trucks—DOUBLE the number produced only three years ago. And they're just getting started! The Chinese government expects automobile production in the coming years to absolutely skyrocket.

Why? Because right now, China only has about 1.5 cars for every 1,000 citizens—compared to 90 motor vehicles per 1,000 people worldwide. For China to boast HALF of the cars per capita as the rest of the world, the nation's demand for petroleum products would have to jump by 3,000%!

Throw in new demand from the continued explosion in manufacturing, construction and commercial transportation and it boggles the mind! In fact, Chinese crude oil imports are already more than *DOUBLING* every three years, making China the world's second leading consumer of oil.

Until 1993, China was a net exporter of oil. But in 2003, China imported 700 million barrels of oil ... and in 2004, China is expected to import 864 million barrels. At this rate, China's imports of oil could hit 11.9 billion barrels by 2014.

Look at it this way: Right now, the U.S. consumes 7.2 billion barrels of oil each year—about 25 barrels for every man, woman and child in the country. But despite the fact that China's population is nearly five times larger than ours, that nation consumes only 2.1 billion barrels per year —about 1.6 barrels per capita.

But China's economy is growing three times faster than ours is ... the average Chinese citizen is consuming more and more oil every year. In short, the gulf between America's per-capita demand and China's is rapidly narrowing.

Think about what that means ...

► For China's per-capita oil consumption to equal just 15% of America's, Chinese demand would have to jump nearly 240%—to more than 5 billion barrels per year ...

► To hit just 25% of America's per-capita consumption, Chinese demand would have to jump more than 400%—to about 8.4 billion barrels per year...

World oil shortage ahead!

For years, Americans have been told that global oil supplies have never been more plentiful. So-called "proven reserves" are now estimated by oil geologists to stand at around 1 trillion barrels.



But new research by Cal Tech physicist David Goodstein undermines these cheery forecasts. According to Goodstein, in his new 2004 book, *Out of Gas: The End of the Age of Oil,* Goodstein argues that the amount of oil in the ground is much less than we have been led to believe... and that global production has already peaked.

"Some say that the world has enough oil to last for another forty years or more, but that view is almost surely mistaken," he says.

Goodstein isn't the only scientist worried about the world's oil supplies. In February, oil geologists in Saudi Arabia began warning that Saudi oil fields—widely considered the worlds' "back up" supply—are now in decline. The geologists warn that Saudi Arabia may have reached its peak capacity already—around 10 million barrels a day — and that the desert kingdom will not be able to satisfy the world's growing thirst for oil in coming years. To meet that exploding demand, the Saudis would have to produce close to 19.5 million barrels a day, something most geologists believe is impossible.

In your FREE copy of ENERGY WINDFALL, I'll explain why oil prices are set to explode in the short-term... and why select oil stocks are about to go berserk.

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▶ To hit just 50%, it would have to jump more than 800%—to about 16.8 billion barrels a year ...

▶ And for the average Chinese to consume as much oil as the average American does, China's oil demand would have to jump more than *one-thousand, six-hundred percent*—to 33.6 billion barrels a year: *That's 5.6 billion barrels more oil than the whole world consumes today!*

Impossible? You're *darned right* it's impossible!

Long before China's per-capita demand could hit even 15% of ours, it will have pushed the oil price so high, almost nobody could afford it.

And that's precisely my point—and China's great surge in demand has already begun. Its thirst for oil is growing ever-more insatiable. And this exploding demand from a nation of 1.3 billion is going to drive oil prices—and oil stocks—to the moon!

The Rest Of Asia Is Sucking Up Every Drop They Can Lay Their Hands On!

China is merely ONE of the countries whose demand for oil is soaring 10, 20, even 30 times faster than U.S. demand:

■ **India's oil consumption is skyrocketing:** With a little more than 1 billion people, India's economy is BOOMING. GDP grew 5.7% in 2003 — nearly DOUBLE that of the U.S. Car sales last year were 41% higher than the previous year.

Not surprisingly, India's oil consumption has gone berserk with all this new economic growth. According to industry experts, India will soon be importing an additional 1.5 billion barrels each year.

■ **South Korea's oil imports to DOUBLE:** South Korea's rapid development is almost entirely dependent upon MASSIVE imports of oil. Now the 7th largest consumer of oil in the world, and with no oil reserves to speak of, the country has seen its oil consumption increase 276% since 1990, from 211 million barrels a year to 796 million barrels in 2003. At this rate, the country will soon be importing an additional 2.2 billion barrels of oil each year!

■ **Thailand's oil demand is skyrocketing, too!** Thailand's rapidly expanding manufacturing economy has created a surging demand for ENERGY—and almost all of Thailand's energy is produced by fossil fuel, including the 80.293 billion kWh of electricity it consumes each year. The strong economic recovery, rising transport usage and growing demand in the industrial and commercial sectors have seen Thai oil and gas consumption increase 12% a year for the past 10 years.

(continued on next page...)



Dump These Over-Hyped Oil Stocks NOW!

Owning the wrong stocks at a time like this can cost you the opportunity of a lifetime. Even worse: Overhyped stocks like these could cost you a bundle. ***Dump them now!***



- ✗ Berry Petroleum
- ✗ Penn Virginia Corp
- ✗ Superior Energy Services
- ✗ Unit Corp
- ✗ XTO Energy

Let me help you make the most of this opportunity to double and redouble your money in the great oil boom of 2005–2006. Send for your FREE profit guide NOW!

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4 MORE Reasons Why Soaring Oil Prices Are A NO-BRAINER For 2005-2006

1. World Oil Demand Has Risen Steadily Since 1970: Steadily increasing global population combined with the rapidly accelerating industrialization in the Third World has driven world oil consumption up 21.3% in the past 20 years ...

... But throughout Asia—where 55% of the world's people live — demand for oil has more than DOUBLED in the past 20 years.

South Korea only consumed 480,000 barrels of oil a day in 1982. Today it consumes 2.3 million—a 379% increase. India consumed 720,000 barrels a day in 1982; today that figure is 2.1 million—a 192% increase. And Vietnam's consumption of oil has surged 670% since 1974!

2. World oil production per capita has declined every year since 1979! In January 1980, the world produced 62.8 million barrels of day with a global population of 4.5 billion —5.09 barrels per person per year.

By September 2003, the world was producing 69.6 million barrels a day, but with a global population of 6.3 billion—just 4.03 barrels of oil per person, per year.

That's 20% less oil per person than nearly a quarter century ago!

3. The global economic recovery is already putting enormous NEW stresses on oil supplies: After the ten global recessions since World War II, each recovery produced a



MASSIVE jump in the consumption of oil.

- After the 1980-83 recession, the annual increase in world oil consumption doubled in 1984 and tripled in 1985 ...
- In each of the four years following the 1990–92 recession, the average annual increase in world oil consumption doubled ...
- In the two years following the 73-75 recession, the average annual increase in world oil consumption jumped six-fold!
- And now, as the world continues recovering from the recent recession, the U.S. government's official Energy Information Administration estimates that world oil demand will grow at DOUBLE its normal rate in both 2004 and 2005.

Plus, with China's GDP 11%, and with the rest of Asia catching fire, I expect global oil consumption—and prices — to set new records!

4. U.S. inventories of oil have hit a record low! Recent estimates by the U.S. Energy Information Agency put U.S. commercial crude oil inventories at 263.7 million barrels — a staggering 35.8 million barrels *less* than the 5-year average for this time of year.

In contrast, in March 1999 U.S. crude oil inventories, excluding the Strategic Petroleum Reserve, stood at 344 million barrels. Thus, the U.S. today has about 24% less oil in its stockpiles than it did just four years ago.

The greatest money-making opportunity since the Arab oil embargo of 1973–74

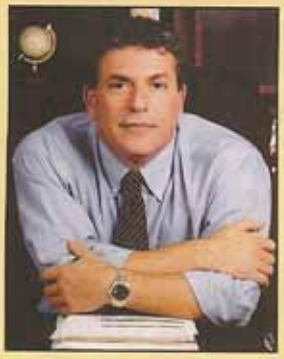
What all this means, quite simply, is that the U.S. is about to face the greatest oil squeeze since the Arab oil embargo of 1973–74.

Oil prices will climb steadily through 2005 and 2006 as the global economic recovery heats up and the demand for oil, particularly in Asia, far outstrips available supplies.

Now can you see why it's so important for you to send for your FREE copy of ***ENERGY WINDFALL***?

You can bet your bottom dollar that they are set to continue to rise through 2005 and 2006 — along with the select investments I recommend in your FREE copy of ***ENERGY WINDFALL***. If I'm just half-way right, you could easily double or triple your money in the next 12 to 24 months.

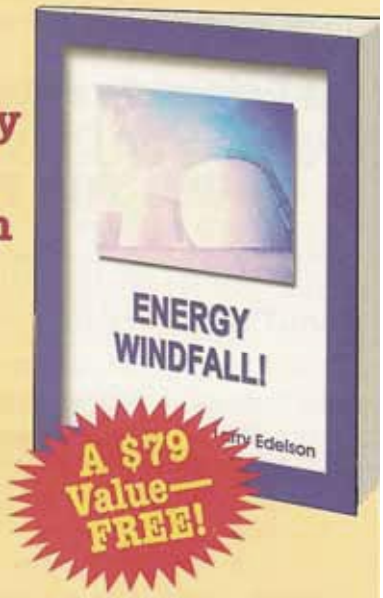
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"Many oil stocks have doubled so far — and every industry expert I talk to freely admits that they could easily DOUBLE from here. And when they do, these 7 Oil Windfall Stocks are set to SOAR!

"Let me help you make the most of this remarkable profit opportunity: Send for your FREE copy of ENERGY WINDFALL today!"

— Larry Edelson



At the moment, Thailand consumes 631 million barrels of oil per year, and is increasing its demand by leaps and bounds. Oil industry experts predict that Thailand alone will soon be using as much oil as China is now—around 2.1 billion barrels per year!

Add it up yourself: More than 5 billion barrels in new demand from these four nations alone are about to hit the oil market like a ton of bricks—and send prices soaring into the stratosphere!

Plus, dozens of other small countries are expected to see MASSIVE increases in their oil consumption as well. Singapore, the world's number one consumer of oil per capita, is looking at a 138% increase over the next 10 years. Pakistan... will be up 131%. Nepal... up 340%. Even Vietnam, up 327%

Make no mistake: Oil prices only have one way to go from here: UP!

Terrorists Are Bound And Determined To Drive Oil Prices OVER $100 Per Barrel!

I've already shown you how the world is running out of oil ... how global oil fields are pumping at full tilt ... how pipelines and tankers are delivering every drop they can ... how refineries are stretched to capacity ... and how it takes years to develop new oil fields, pipelines, tankers and refineries—*years that we do not have!*

Meanwhile, Osama bin Laden has made no secret of the fact that he intends to drive oil prices to over $100 a barrel. How? By disrupting the flow of oil from the world's richest fields. And with every passing week, radical Islamic terrorists are finding new, evermore effective ways to reduce oil supplies:

On May 9, saboteurs hit a pipeline facility at Al-Faw, Iraq. 600,000 barrels of oil per day were put on ice as a result.

On August 9, a 42 inch pipeline near Basra was demolished, slashing Iraqi oil production by 1 million barrels.

On August 25, terrorists bombed a cluster of 8 pipelines in southern Iraq, cutting production by 600,000 barrels. The pipeline links a major oilfield and pumping station. Nearly two-thirds of Iraqi oil comes from the region.

On September 2, terrorists sabotaged the Iraq-Turkey oil pipeline in Kirkuk, Iraq, eliminating 600,00–800,000 barrels a day from world supplies, a roadside bomb ripped a hole in the 41 inch wide pipeline. A week later only 200,000 barrels per day were making its way through the pipeline.

(continued on next page...)

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There have been more than 70 attacks on Iraqi pipelines this year alone, and more occur every month.

Oil Prices Are Headed MUCH Higher. The Only Question Is, Will YOU Profit?

Can you see why it's absolutely critical that you get your FREE copy of my hot-off-the-presses ***ENERGY WINDFALL*** right away?

In it, I reveal the full story about exploding world demand … why supplies are static at best and rapidly dwindling at worst … and most importantly, I introduce you to the SEVEN hand-picked stocks I'm counting on to at least DOUBLE YOUR MONEY in 2005–2006.

For example …

Oil Windfall Stock #1: Here is a rock solid oil and gas explorer that grew revenues by 22% last year. And the growth should continue as the company is investing $480 million for capital projects that are so attractive, they'll remain profitable even if energy prices drop well below current levels. The company saw an 18% increase in production in the second quarter and expects continued double-digit growth.

And do you want to talk about reliability? This company spits cash like a ballplayer spits tobacco

Wild Card #1:

Terrorist strikes could easily drive oil prices to $100 per barrel or even more!

The spectre of supply disruptions is constantly before us. A whopping 33% of the planet's proven in-ground oil reserves—261 billion barrels in Saudi Arabia and 200 billion barrels in Iraq—are now within arm's reach of terrorists.

Osama bin Laden and his cronies have made no secret of their commitment to disrupt world oil production by destroying wells, terminals, pipelines and refineries in those countries. Indeed: Al Qaeda is seeking recruits in the Middle East for terrorist attacks on oil fields in Saudi Arabia and Kuwait in the wake of the ongoing U.S. military action against Iraq, U.S. intelligence officials say.

Saudi Arabia and Yemen are fertile recruiting grounds for Al Qaeda. Fifteen of the 19 hijackers involved in the September 11 attacks were from Saudi Arabia. Yemen, south of Saudi Arabia, is the ancestral home of Al Qaeda leader Osama bin Laden and an area where many Islamist extremists live.



■ **Saudi Arabia, which controls about 25% of the world's known oil reserves,** has about 1,000 oil wells, most located in the Ghawar onshore field near the country's east coast and the Safaniyah offshore field in the Persian Gulf. The Saudis produce between 8 million and 10 millions barrels of oil a day.

■ **Kuwait boasts 10% of the world's oil reserves,** and has four major crude oil production areas, in the north, west, southeast and at Wahfra, near the Saudi border. The fields have more than 2,000 wells. A total of 700 Kuwaiti oil wells were sabotaged by fleeing Iraqi troops in 1991. The sabotage included sending explosives down well shafts, setting off huge oil fires.

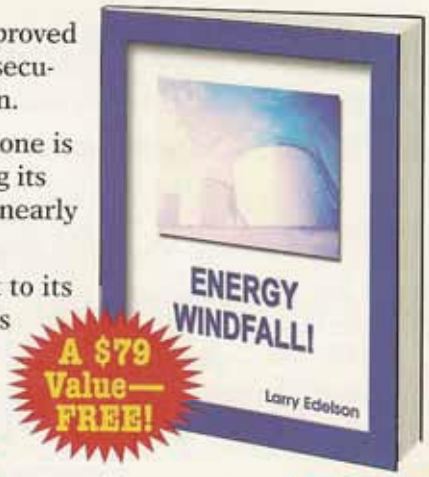
■ **Iraq controls 10% of the world's oil reserves,** and its 2,000 oil wells are capable of pumping between 1.5 million and 2 million barrels of oil a day. Oil prices have increased sharply in recent weeks as terrorists have struck pipelines and terminals throughout the country.

BOTTOM LINE: On-going attacks on Saudi, Kuwaiti and Iraqi oil fields now threaten 33% of the world's existing oil supplies—and it could take years to rebuild them!

juice. The company recently approved a $.215 dividend—its *239th* consecutive dividend without a reduction.

Like all good companies, this one is managing its debt levels, reducing its long term debt-to-equity ratio by nearly 30% in the past year and a half.

The stock trades at a discount to its peers while its gross margin beats the pants off its competitors, coming in at nearly twice the industry average.



Oil Windfall Stock #2:

This 63-year-old oil drilling service company has operations in 500 locations ranging from Albania to Yemen—and it's a profit machine. Earnings per share are expected to increase 24% next year and 36% the following year.

Profits are forecasted to soar because the company is a major player in deep sea and complex drilling operations. As the world's existing oil fields become depleted, these deep sea and complex sites are becoming increasingly important in finding new sources of energy. And the companies that can aid in that process should clean up.

What's more impressive is that the company is growing earnings faster than sales. In the second quarter, revenues were up 20% from the year ago period, while earnings are up 158%! Why? Because profit margins more than doubled during that period as the company cut costs and reduced debt. In fact, the company slashed debt by 25% in the past year.

Despite gross margins that beat its rivals by ten percentage points, the company trades at a 49% discount on a price-to-earnings basis and a 16% discount on price-to-book.

Oil Windfall Stock #3: This supplier of products and services to the oil industry is making money hand over fist. Next year the company is expected to grow earnings per share by 21%. Growth is anticipated to accelerate to 24% the following year. New markets are responsible for the growth. In 2003, the company tapped markets in South America, the Middle East, and the Far East for the first time. These new markets made up 22% of all revenues in 2003.

While the company is pursuing new opportunities it was cutting its long term debt-to-equity ratio by roughly 10%.

(continued on next page...)

Wild Card #2:

China Goes to WAR.

Perhaps the largest undeveloped oil reserves in the world, the Spratly Islands in the South China Sea have been caught in a decades-long, six-sided dispute between the Philippines, Brunei, China, Malaysia, Vietnam and Taiwan. Over 150 billion barrels of oil and 266 trillion cubic feet of natural gas are said to lie under the tiny island group.

There have already been two naval battles in the region, in 1974 and 1988—between China and Vietnam. Relative calm has prevailed since. But not for much longer.

China, now desperate for new supplies of oil, has been recently talking up its claim to the Spratly Islands.

My take: With China's huge thirst for oil and gas, we're likely to see China invade the Spratly Islands sooner, rather than later, provoking a six-sided war in the South China Sea. If that happens, all bets are off! Oil prices could DOUBLE overnight.



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And the company's gross margin of 30% is significantly higher than the 22% of its competitors. Margins could improve as the spending outlook in the industry is optimistic and pricing should strengthen further.

Oil Windfall Stock #4: This oil and gas driller and explorer focuses on the Gulf of Mexico. Its database of 45 million acres of 3-D seismic data gives the company a huge advantage over the competition.

That's why the company has enjoyed a 60% success rate when drilling new wells. That's SIX TIMES the international industry average!

In the second quarter, earnings jumped 76% while production grew 11% compared to a year ago. And most importantly, cash from operations soared 45% versus the same period last year.

It's that cash from operations that allows the company to internally finance new exploration projects and keep its debt-to-equity ratio at a very low 11%.

But the company isn't just resting on its laurels. It is constantly developing new wells. For example it has three new wells that should start production by the end of the year and another in early 2005. In addition, the company looks like it will be the winning bidder on ten unexplored tracts that could start producing oil in as little as one year.

That's why earnings are forecasted to soar 22% next year. For this kind of potential, you'd expect to pay a big premium. But that's not the case at all. The stock is trading at a huge discount with a price-to-book ratio of 1.42 and a price-to-sales ratio of 4.61. That compares to the industry average of 8.60 and 12.06!

PLUS, I'll introduce you to these great oil plays:

- **Target: 165% gain by April 2005!** This natural gas distributor is a turnaround story. After selling its construction business, the company is now able to focus its attention on the gas business, which has steadily produced profits for years. In fact, the company is now expected to grow earnings per share 82% next year.

Sales have grown every year for the past five years. And talk about a bargain! The stock is trading at less than book value. On that basis it's at a 52% discount compared to its peers.

Wild Card #3:

Oil-rich Russia won't be able to save the day.



Think Russia has its act together because it had a stock market boom? Think its infrastructure has improved to the point where it can extract, refine and distribute its rich oil reserves?

Think again. Russia's infrastructure — especially in energy — is in as bad shape as it ever was. It's operating at some 60% of capacity and is plagued with equipment problems, bad management, and crony capitalism.

Moreover, Russian oil is very vulnerable to terrorist attack. Chechen rebels are said to be eyeing key supply lines for disruption.

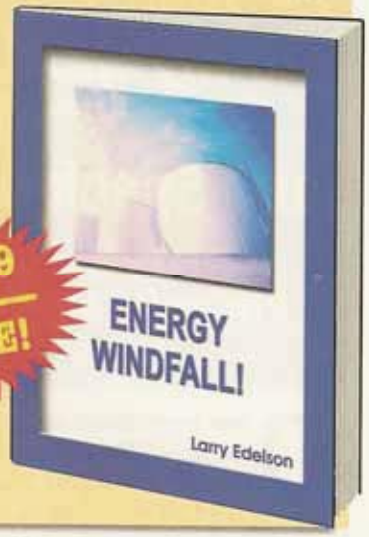
I lay all this out in your FREE copy of ENERGY WINDFALL — and explain how you can double, even TRIPLE, your money as this crisis hits the newspapers later this year.



"With demand soaring out of control and with the world's oil fields, transport companies and refineries maxed out, any of these three wild cards could easily drive oil prices higher than anyone suspects!

"If that happens, the profits these select oil stocks spin off could make even the hottest Internet stocks of the 1990s pale by comparison. Send for your FREE copy of ENERGY WINDFALL right away!"

— Larry Edelson



- **Target 288% gains in 12 months!** This Argentine natural gas processor and transporter delivers roughly 61% of the country's gas. Its dominant position in the Argentine marketplace allows the company to grow profits an expected 63% this year. It has a 35-year license, practically no long term debt, and a healthy balance sheet.
- **Target: 245% gains in 14–16 months!** This company operates a pipeline that brings liquefied petroleum gas to Mexico. Starting last June, the company began selling some petroleum products in Mexico as well.

Revenue has grown an average of 39% per year over the past five years, has little debt and trades at a discount to its peers. Its P/E ratio of 15 and price-to-sales of 3.4 compares to the average pipeline company's P/E of nearly 20 and P/S of 7.6.

Additionally, the company will soon be spinning off some of its assets and distributing them back to shareholders. And while we all know that investing always carries with it the risk of loss, you can see that these opportunities offer you the most explosive profits available.

ENERGY WINDFALL Is Yours FREE!

Once you've read ENERGY WINDFALL — once you see how exciting the oil market will be in the years ahead — you'll need a regular monthly source of news, analysis and investment guidance in order to maximize your profits in oil and other energy investments.

That's why I created Larry Edelson's REAL WEALTH REPORT.

Every month from now on — and more often whenever there's news to report — I'll give you everything you need to know to profit from the coming boom in oil prices.

PLUS, I'll also lead you to tremendous new opportunities in other natural resource investments as well.

For example, I'm particularly excited about precious metals right now, gold and platinum.

Some of the same financial factors driving up the price of oil—such as the declining value of the U.S. dollar and record-breaking U.S. government debt—are also fueling a new bull market in gold.

And if history is any indication, my select gold stocks will pile up more money in less time than most people ever thought possible!

Look. When gold surged in 2001-2002, some gold stocks only rose by double digits. But others I recommended — like Glamis Gold — skyrocketed 800%. I want you to own *those* kinds of grand slams in 2004 and beyond!

(continued on next page...)

Call TOLL-FREE 1-800-604-3649 for more information.

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Real Wealth - Laugh All The Way To The Gas Pump • March 2005

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PLUS: You'll get URGENT ALERTS via e-mail or first class mail (your choice) when fast-breaking market events warrant — a tremendous ADDITIONAL value!

SAVE HALF on Your RISK-FREE Introductory Membership NOW!

Call TOLL-FREE 1-800-604-3649 or return the certificate on page 23 of this report TODAY!

That's powerful leverage on top of the powerful multiplier that gold shares already provide—and all with STRICTLY LIMITED RISK! These are investments on steroids—the ideal vehicle for playing the new long-term bull market in gold.

They're unbelievably cheap ... sell for as little as $200 ... and unlike futures contracts, you can never lose more than you invest.

I'm also very bullish on platinum. The world's automotive industry has recently abandoned palladium for use in catalytic converters in favor of platinum. As you can imagine, this enormous new demand factor is going to have a tremendous impact on platinum prices in 2004 and beyond!

PLUS, many experts believe that the recent opening of the Shanghai Gold Exchange is a clear confirmation that the Chinese government also plans to open free-market trading for platinum—and many more commodities—in the months ahead. If so, demand for platinum is going to go through the ever-lovin' ROOF!

Look. If there's anything Asians love as much as gold, it's platinum.

In fact, the Chinese word for platinum means "white gold," and platinum jewelry has overtaken even gold jewelry in popularity. When the Chinese people get their chance to buy platinum jewelry in the months ahead, demand is going to SKYROCKET!



But that's just the beginning.

Each month, from now on, you'll get Larry Edelson's REAL WEALTH REPORT—the money-making, money-saving backbone of my wealth-building service.

In every issue, you'll get ...

- **Unambiguous, no-non-sense, totally unbiased "Buy," "Sell" and "Hold" signals for every Real Wealth investment in your portfolio** — explicit and specific investment recommendations designed to help you triple or even quadruple your money in 2005-2006: So each month, I

tell you, with complete objectivity, precisely which oil stocks and other real wealth investments to buy … what to sell … and what to hold on to. You'll never see bias creep into my guidance, and you'll never be left wondering what to do next!

- **Timely recommendations to help you take advantage of tomorrow's greatest profit opportunities, whenever and wherever they arise:** REAL WEALTH is kind of like a giant aircraft carrier designed to get you through even the roughest seas with world-class safety. It gives you the stability, the tools, the power and the resources to weather political, social and economic storms and get your wealth safely through.

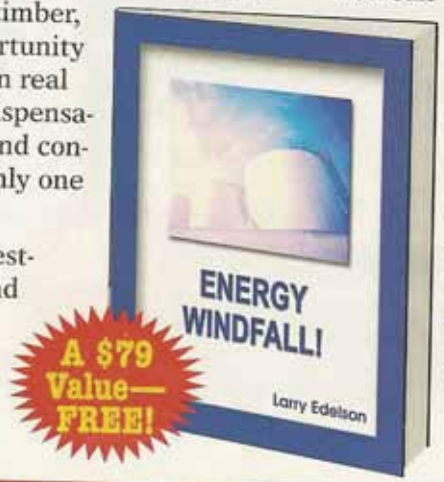
More than that: As the captain of this ship, I'm constantly scanning my investment radar for new opportunities wherever they arise. Each month, I employ a veritable "strike force" of proprietary fundamental, technical, psychological and timing indicators to guide me to the most exciting money-making opportunities available — and I give you simple strategies for profiting from each one.

That's important: Because although I'm excited about the massive profit opportunities we're about to seize in the oil market, Larry Edelson's REAL WEALTH is NOT exclusively an oil report. To the contrary: The current boom in oil prices is only ONE of MANY exciting opportunities I'll lead you to.

In the next few months, REAL WEALTH will introduce you to …

Tremendous new opportunities in other natural resource stocks (natural gas, timber, water) that give you the opportunity to pile up impressive profits in real assets that are absolutely indispensable to the world's industries and consumers— and as such, have only one way to go: UP.

Prudent "total return" investments in highly profitable (and sometimes refreshingly "boring") natural resource companies that offer great dividends now and tremendous opportunities for capital appreciation in the months ahead.



I thank you and my daughter thanks you, too!

"Thanks to your gold mining recommendations, I bought Glamis Gold at $3.61 and sold a portion of it off a few months later at $8.66. That's almost 140% profit! This allowed me to lock in my daughter's prepaid college tuition. Now her future education is secure!"*

— M. L., Jensen Beach, FL

More than that: I make it all very easy for you. No trading jargon — just easy-to-read-and-follow instructions, all in plain English. I like explaining exactly how I think for you. I give you the reasons why each recommended investment makes sense for you now.

- **New ways to diversify out of U.S. dollar assets and into foreign currencies.** In the last two years, the U.S. dollar has lost a staggering 21% of its value, as other currencies, such as the euro, have skyrocketed. In each issue of Larry Edelson's REAL WEALTH REPORT, I'll show you how easy it is to diversify out of U.S. dollar assets and into foreign currencies— while still getting the full protection of FDIC-backed banking insurance.

You can save part of your money in foreign currencies, such as the euro or the British pound, and never have to leave American shores or open up a foreign bank account. Your money is fully protected, because it's in an American bank—and you could make sizable returns without taking the risk of investing in volatile assets.

- **Breaking news on geopolitical developments that will have a dramatic impact on energy stocks, precious metals and other investments:**

(continued on next page…)

Real Wealth - Laugh All The Way To The Gas Pump • March 2005

You can depend on Larry Edelson's REAL WEALTH to bring you crucial, up-to-the-minute intelligence from the world's hot spots, so you'll know what's happening politically and economically—and how you can profit no matter what.

You'll get the latest on the new energy technologies, for example. I'll help you stay on top of this revolutionary, debt-shaking, monetary development. And I'll also be tracking how terrorist activities around the world and war in the Middle East will affect the price of oil and other natural resources.

- **Speculative opportunities carefully selected to help you multiply your money four or five times FASTER:** If there's one thing I've discovered in more than 20 successful years of investing, it's that no matter what's happening, there's always a unique opportunity somewhere to make an absolute killing—if you're willing to act fast.

Whether it's undervalued natural resource stocks that carry high yields of 6% to 11%... or short-term currency plays on anticipated drops in the U.S. dollar ... or a huge increase in energy prices — events like these will give us the opportunity to pile up truly massive short-term profits over and over again in 2005–2006.

These particular speculative opportunities aren't for everyone—and you *can* lose money. But mark my words: As these markets continue to heat up through the end of this decade, you're going to have the opportunity to double your money—over and over again.

I've got to tell you, there's nothing sweeter than cashing in BIG time when one of these investments shoots to the moon. Best of all, you can get started by putting just 1% or 2% of your portfolio into these speculative opportunities.

- **PLUS, you get answers to your most pressing questions:** In every issue, Larry Edelson's REAL WEALTH answers your questions and concerns about oil, energy and natural resources ... capital preservation ... what investments to own NOW ... when to buy and sell ... what dangers and pitfalls to look out for ... and much more.

FREE Access To The Larry Edelson's REAL WEALTH WEBSITE Puts These Powerful Money-Making Tools At Your Fingertips 24 Hours A Day!

Anxious for my very latest updates and guidance — and don't want to wait for the next issue to arrive by snail mail? Then surf over to my REAL WEALTH WEBSITE. The web address and password are printed in each issue of the newsletter. And while you're on the REAL WEALTH WEBSITE, be sure to ...

- **Check out my latest alerts** and my regular commentary on the hottest geopolitical news and investments I've identified for you ...
- **Review my latest forecasts**—for oil and other energy related investments ... precious metals and mining stocks ... real estate ... the U.S. and international stock markets, currencies ... and for the unique high-potential investments that offer you the best possible risk/reward ratio ...
- **Catch up on the latest recommendations for gold, silver and platinum ...**
- **Get the latest stock quotes ...** maintain your portfolio online ... check the headlines for news about companies whose stocks you own ...
- **And much, much more.**



Other investment websites charge up to $19 per month ... $230 per year—$460 for two years of access to these kinds of wealth-building tools— but they're all yours FREE as a member of my REAL WEALTH SERVICE!



"This may be your ONLY chance to turn a molehill of money into a mountain of cash!

"I urge you: Send for your



PLUS, You Get URGENT ALERTS By E-mail Or First Class Mail Whenever Events Warrant!



Whenever there's a major development in the energy, natural resources or other key markets or in the world's geopolitical situation, I'll rush you a special URGENT ALERT by either e-mail or first class mail (your choice). This lightning-fast response to the constantly changing investment landscape gives you the edge you need to keep your money safe AND maximize your profits!

Join Me Now And Larry Edelson's REAL WEALTH Is Less Than 26 Cents Per Day: YOU SAVE HALF!

Normally, your one-year membership in Larry Edelson's REAL WEALTH would be a bargain at $189. But you don't have to pay that much. By joining me now, you'll SAVE $90 and receive ENERGY WINDFALL — a $79 value — FREE!

Want a better value? Simple: Join me for two years! The regular price is just $378, but if I hear from you now, YOU'LL SAVE HALF — a full $189 — and receive ***ENERGY WINDFALL***, PLUS TWO additional Bonus Gifts — AN ADDITIONAL $158 VALUE — FREE:

Bonus Gift #2: ***The ULTIMATE Natural Resource Stock*** — You'll discover:

- This premiere metals, mining and energy company is poised to benefit from almost every area of energy and metal price growth in Asia.
- The company is an exporter of metallurgical coal for the steel industry, an exporter of energy coal, a producer of iron ore, a producer of copper, a producer of primary aluminum and a producer of manganese. PLUS, it also has substantial interests in oil, gas, liquified natural gas (LNG), nickel, diamonds, silver and titanium minerals!
- Here's the best part: This company is already making investors up to 3 times richer every five years — AND you even get a healthy dividend!
- And much, MUCH more!

Bonus Gift #3: ***Smart Investor's Guide to Precious Metals Profits:***

This is by far the hardest-working money-saving tool any investor could have now. You'll discover:

- How to find a precious metals dealer you can TRUST ...
- What NEVER to do when buying oil, silver or platinum bullion ...
- How to save BIG money on bullion delivery and storage ...

(continued on next page...)

Call TOLL-FREE 1-800-604-3649 for more information.

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- What bullion dealers never tell you and how to SAVE THOUSANDS on your bullion purchases ...
- PLUS you get my proprietary BULLION DEALER REVIEWS to help ensure that all your transactions are fair, safe and hassle-free.

"... Larry will make you rich ..."

"Larry was one of the first to predict today's booming oil prices. And he was one of the first to help his subscribers profit.

"I STRONGLY recommend that you act on his recommendations immediately. I believe that he will make you very rich in the months ahead!"

— Dan Ascani
Editor, The Skeptical Investor

I've shown you why I'm absolutely convinced that the combination of shrinking supplies and exploding demand will drive the price of oil up another $10, $20, maybe even $30 a barrel ... and beyond ... in the months ahead.

Mark my words: $70 oil is virtually LOCKED IN for 2005-2006. I've been around the markets for more than two decades. And I have never — NEVER — been as bullish on oil as I am at this very moment.

I am absolutely convinced that we're going to see oil soar to at least $70 per barrel ... and perhaps much, much higher.

Heck, if I'm just half-way right, just buying U.S. oil stocks now could make you some serious money in the next 12 months.

But remember: When oil rose just 5.89% (from $30.71 to $32.52 a barrel) in the last six months of 2003, Petro China soared 117.42% — enough to turn a $25,000 investment into $54,355.

Now, I expect my elect oil stocks will do at least as well — probably even better — in 2005-2006. And that's without one bit of leverage. With limited-risk investments that give you leverage, you have the opportunity to multiply your results by a factor of two or even more!

I do NOT want you to miss out on this awesome profit opportunity.

That's $886 worth of savings and money-making tools — PLUS the fairest money-back guarantee anywhere!

I'm so sure your new membership in Larry Edelson's REAL WEALTH will be worth every penny, I'm prepared to offer you the strongest money-back guarantee possible:

Larry Edelson's REAL WEALTH is guaranteed to save you — or MAKE you — an ABSOLUTE MINIMUM of $5,000 extra dollars in the next 12 months OR IT'S FREE!

Take a full year to decide for yourself. You must be absolutely delighted with the profits you earn — or just let me know and I'll rush you a full refund of every penny you paid on your subscription. PLUS, even after the first year, you can cancel at ANYTIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

If You Don't Act On This Exciting Opportunity Now, You'll Be Kicking Yourself For YEARS To Come!

In our short time together, I've introduced you to not one, but six earth-shaking events that are destined to drive oil prices through the roof in 2005-2006. PLUS, I've shown you why oil SUPPLIES are now tighter than they've been in two decades.

A 563% GAIN!!!

"Enclosed are the trade confirmations that reflect my first trade on a Larry Edelson recommendation back in July 18, 2002.

"This was a 563% gain ... I was so pleased with those results ... thank him for me!"*

—W.B., Berkely Heights, NJ

I urge you: Send for your FREE copy of ***ENERGY WINDFALL*** and decide for yourself.

Let's add up the value you get:

- ✓ **$189 value:** You SAVE HALF on your two-year membership in Larry Edelson's REAL WEALTH ...
- ✓ **$79 value:** You get ***ENERGY WINDFALL*** — a $79 value — FREE ...
- ✓ **$158 value:** You get TWO Bonus Gifts — ***The ULTIMATE Natural Resource Stock*** ... and ***Smart Investor's Guide to Precious Metals Profits*** — an ADDITIONAL $158 value — FREE ...
- ✓ **$460 value:** You get free, 365-day-a-year access to the Larry Edelson's REAL WEALTH WEBSITE, with money-making tools other sites charge up to $460 for two years for — FREE ...
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- ✓ **Best of all, you risk NOTHING by giving Larry Edelson's REAL WEALTH a try.** You must agree that it's everything I've promised and more, or just cancel anytime in your first year for a full refund on your subscription — or anytime thereafter for a full refund on the unused part of your membership — and keep everything you've received — FREE.

So please don't hesitate. Not even for a second!

I urge you to accept this risk-free invitation to join me in Larry Edelson's REAL WEALTH.

Just complete and mail the order form on page 23 of this report today. Or, for faster service, dial TOLL-FREE, 1-800-604-3649 right now.

If the prospect of more than tripling your money in 2005-2006 — and perhaps even multiplying it ten times over — is the least bit intriguing to you ... if the opportunity to make ALL your investments safer and more profitable is important to you ... send for your FREE copy of ENERGY WINDFALL right away.

"Larry, YOU ARE THE MAN!"

"I bought Royal Gold at $7.90 a share and sold it for $13.95 a share, giving a profit of $6.05 before commissions. THAT IS 73%!

Any time I can earn over 70% a year, I will gladly take it. My subscription has been paid for many times over.

Thank you!"*

— T. A., Port Clinton, OH

An eye-popping 360% PROFIT!

"Real profits were made in gold mining ... Stocks included Agnico-Eagle Mines (a 142% PROFIT) ... Glamis Gold (a 351.5% PROFIT). Enclosed are copies of my Fidelity account statements."*

— C. E. B., Commack, NY

My ironclad 100% satisfaction guarantee means you have absolutely nothing to lose. And as this great oil bull market heats up, you have truly enormous profits to gain.

I urge you: Join me in the Larry Edelson's REAL WEALTH SERVICE today!

Warmest regards,

Larry Edelson

Larry Edelson, Editor
REAL WEALTH SERVICE

Over for more info on your FREE GIFTS!

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Sincerely,

Larry Edelson

Larry Edelson
Editor, *REAL WEALTH REPORT*



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☑ ABSOLUTELY, LARRY!

I want to stake my claim to windfall profit potential of 75% ... 102% ... up to 269% ... in the great oil boom of 2005–2006!

Please rush my FREE copy of ***ENERGY WINDFALL***— along with my first issue of *Larry Edelson's* REAL WEALTH REPORT and my secret password to your website — right away!

I understand that I must be convinced that REAL WEALTH brings me at least $5,000 in extra profits, or I can cancel anytime during the first year of my membership for a full refund, or anytime thereafter for a full refund on all unmailed issues.

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23

"The next phase of this great oil boom could bring you gains of 75% ... 102% ... up to 269% or even more!"

IN THIS REPORT:

- **10 Reasons** why oil prices—and, more importantly, *oil stocks*—are destined to explode to *record highs* in 2005–2006...
- **3 WILD CARDS** that could easily drive oil prices to well over $100 per barrel in the months ahead...
- **5 oil stocks** that nobody should own now, *but too many investors do*—stocks that are destined to plunge as the rest of this sector soars...
- **7 OIL WINDFALL STOCKS** you MUST buy NOW—within the next 14 days —for the potential to at least **DOUBLE YOUR MONEY** in 2005–2006!

ALSO INSIDE:

$886 In FREE Gifts & Discounts
To Help You Amass Record Profits
In The Great Oil Price EXPLOSION
Of 2005–2006!

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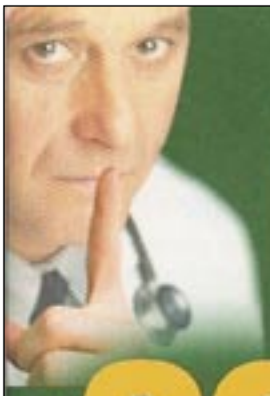
My Coq10 Conspiracy package for Health Resources has the distinction of earning the highest average sale of any new customer acquisition promotion I've ever written. I feel a big part of this has to do with the power of the sales arguments both for Coq10 and also for the product being offered, which is far more absorbable than many other forms of Coq10.

In addition to this "conspiracy" headline, we tested two others:

1. A cover that offered to "energize every cell" in the reader's body…

2. A USP/frustration version that focused on the question, "Why haven't you had your Coq10 miracle yet?"

Of the three, this one worked far better and is currently a strong control for the client.



CoQ10 CONSPIRACY!

The shameless swindle that robs you of your right to a happier, healthier, more energetic life...

... And 3 startling secrets that give you the power to MULTIPLY the health power of the healing foods and supplements you take!

There's a reason why — at a staggering $900 per pound — raw Coenzyme Q10 may be the single most VALUABLE nutrient on the planet: 300 studies by 200 researchers in 18 countries have PROVEN beyond a shadow of a doubt this Nobel-Prize-Winning substance really can help:

- Energize your heart, your brain and your muscles...
- Maintain normal blood pressure and heart rhythm, and banish chest pain...
- Insulate you from deadly free radicals that make you old and sick before your time...
- Provide the abundant energy your cells need to repair themselves and reproduce normally...
- End sleep problems, ramp up your natural immunity and shield your heart and brain from disaster!

...So why haven't you had *YOUR* CoQ10 miracle yet?

In this crucial bulletin:

URGENT CONSUMER WARNING
Three shocking reasons why 90% of the CoQ10 sold today only wastes your money and leaves you feeling tired, old and sick, and...

THE ASTONISHING NEW DISCOVERY
that gives your cells up to 3 TIMES MORE of the CoQ10 you're paying for!

For 3 TIMES the energizing power... 3 TIMES the heart-helping power... 3 TIMES the antioxidant power... 3 TIMES the health power...



An urgent BULLETIN from Michael Cutler, M.D.
The Medical doctor who's crusading for your right to heal yourself, stay healthy and get MORE out of life — the way Nature *intended!*

LOOK INSIDE *NOW!*

In this urgent bulletin:





"HEY! Where's *MY* CoQ10 Miracle?"

Three startling reasons why you're probably getting only ONE-THIRD of the energizing and defensive benefits Coenzyme Q10 should be giving you... PLUS, the astonishing new discovery that gets up to THREE TIMES MORE of the CoQ10 you're paying for, to where it's needed most... *PAGE 3*

What You MUST Do NOW to Protect Your Heart and Your LIFE:

Proven in 300 studies by 200 scientists from 18 countries – This Nobel-Prize-Winning discovery may save your heart and even your LIFE!... *PAGE 4*

Calling All Users of Lipitor®, Zocor® And Other Cholesterol–Lowering Drugs:

The *Lancet* medical journal warns:
Your prescriptions are KILLING YOUR HEART!
What you MUST do NOW to shield yourself from drug-induced heart muscle death... *PAGE 5*

Much MORE INSIDE!

The Breakthrough Medical Report From MICHAEL CUTLER, M.D.
Leading Authority on Better Health and Faster Healing...



Uniquely Qualified to Help You Live Healthier for LIFE!

- Board certified family physician with over 15 years experience specializing in chronic degenerative diseases, fibromyalgia and chronic fatigue.
- Graduate of Brigham Young University (BYU), Tulane Medical School and Natividad Medical Center Family Practice Residency, in Salinas, California.
- Successfully brought professionals of several healthcare disciplines together to bridge the gap between conventional medical training and effective complementary medicine.
- Through his patients' experiences, as well as his own, Dr. Cutler utilizes many natural medicines to work with conventional treatments and therapies for an integrative solution to health problems.
- Sought-after speaker and lecturer on the importance of maintaining optimum health and wellness.
- Editor and founder of the newsletter, *Easy Health Options* — an authoritative guide to natural healing treatments.
- Discoverer of *Ultimate CoQ10 Formula™ — perhaps the finest, most absorbable, most EFFECTIVE Coenzyme Q10 supplement available today.*

The Great CoQ10 SWINDLE

At $900 per pound, Coenzyme Q10 may be the most precious natural healer on the planet.

The U.S. National Institutes of Health, the world's top researchers and leading cardiologists swear it helps energize failing hearts and aging brains… lowers your blood pressure… neutralizes free radicals… helps cells repair and reproduce normally… and works dozens of other miracles throughout your body…



… So why haven't you had *YOUR* CoQ10 miracle yet?

By Michael Cutler, M.D.

Energy is life.

Without sufficient energy, your muscles lose their strength and stamina – and you lose your spunk – your "get-up-and go." Fatigue… lethargy… and depression can take hold of you – and life begins to pass you by.

That's the kind of "energy crisis" you can feel – right down to your bones!

And when you feel that way, you can bet your bottom dollar that something else is happening inside you – something insidious…

You see, your body is made up of more than 100 trillion living cells. Every kind of cell and tissue in your body – your skin, hair, eyes and ears… your cartilage, joints and bones… your brain, lungs, liver, heart and other organs – needs enormous amounts of energy every second of every day.

Without plenty of energy, your cells can't heal, keep you healthy, or give you the energy, strength and stamina you need to enjoy life.

Do you know where this cellular energy comes from?

These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.

If you said, "from foods I eat and the nutritional supplements I take," you're only half right!

Food and nutritional supplements do provide the fuel your body needs to generate energy – but that fuel can't produce a single calorie of energy until you burn it – your body needs a "spark" to turn nutrients into energy!

Think: What would happen if you filled your car's gas tank… but never turned on the ignition? How much energy would all that gas produce?

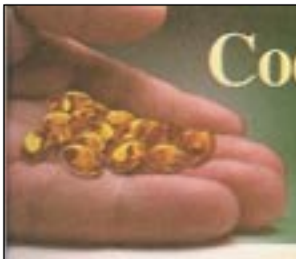
NONE – right? Unless you turn the key – and let the spark plugs ignite the fuel – your car produces no energy at all!

The same is true with your body. You can eat all the right foods and take all the right vitamins – but unless your body has plenty of "spark" to help your cells burn that fuel, there's NO WAY they can produce the energy they need to heal you, fight illness or energize you!

My name is Dr. Michael Cutler. As a medical doctor and scientist, my mission in life is to help you thrive. And I know *for a fact* that a healthy diet, supplemented by key nutrients can give your body what it needs to heal you, ward off illness and energize your life.

So why do so many health-conscious folks

Next page, please…



Coenzyme Q10 is the very essence of life!

CoQ10, no energy. No energy, *no LIFE!*

"There have now been 8 international CoQ10 conferences at which more than 300 papers were presented by over 200 scientists from 18 countries.

"All 8 conferences reached the same conclusion: Supplementing with CoQ10 significantly improves heart muscle function while producing no adverse effects or drug interactions!"

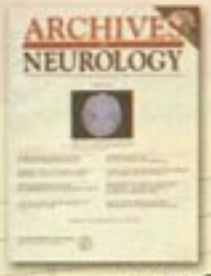
THAT'S why CoQ10 researchers have been awarded...

- The Nobel Prize for Science...
- The Priestly Medal from the American Chemical Society, and...
- The National Medal of Science, presented personally by President Bush himself!

Proven 100% SAFE for Nearly a HALF-CENTURY!

Although CoQ10 has been studied and used extensively by scientists and physicians since 1957...

...Researchers have found no side effects associated with its use, and there have been no adverse reactions when it's taken with pharmaceuticals.



"CoQ10 is critically important for normal heart function"

"Statin-induced CoQ10 deficiency is completely preventable with supplemental CoQ10 with no adverse impact on the cholesterol lowering or anti-inflammatory properties of the statin drugs.

"We are currently in the midst of a congestive heart failure epidemic in the United States... as physicians; it is our duty to be absolutely certain that we are not inadvertently doing harm to our patients by creating a wide-spread deficiency of a nutrient critically important for normal heart function."

— *Archives of Neurology* Medical Journal

make healthy choices and take all the right nutritional supplements – and still feel lousy?

Simple: They've loaded up the gas tank with plenty of nutrients… but they're woefully deficient in the ONE thing their body needs to USE all that fuel: It's called Coenzyme Q10 (CoQ10) – and it's the spark your cells need to turn fuel into energy!

The higher your CoQ10 levels, the longer you'll LIVE!

Since CoQ10 was first discovered in 1957, hundreds of major clinical studies have proven that the more of this miracle nutrient you have in your body, the longer you'll live… and the less you have, the sooner you will die.

These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.



"CoQ10 has not been shown to have side effects and appears to be a safe addition to conventional treatments."
— Steven Bratman, M.D.



URGENT NEWS

If You Take Lipitor®, Zocor® or Any Other Cholesterol-Lowering Drug:

"The widespread use of statins — cholesterol lowering drugs — is of concern because they lower natural levels of CoQ10.

"Since CoQ10 is needed in the chain of events that produces energy, reduced CoQ10 levels may lower cell energy metabolism.

"This might show up as cardiomyopathy with exercise intolerance — heart failure."

— *The Lancet* Medical Journal

WARNING: More than 120 prescription drugs can cause severe CoQ10 deficiencies in your body!

The ONLY way to make sure your heart, your brain, your muscles and every organ in your body has the CoQ10 needed for optimum health and faster healing is to take CoQ10 supplements daily!

When you're young, your liver produces enough CoQ10 to provide abundant power to every cell and muscle in your body. And the energy CoQ10 provides also gives your body what it needs to quickly repair damaged cells and replace dying ones.

Not only that: Because CoQ10 is among nature's most powerful antioxidants, when you're younger "you" have more than enough of this powerful free radical fighter to help shield your skin, hair, eyes, organs, arteries and every cell in your body from damage.

But with each birthday, your body produces less and less of this all-important substance.

That's bad: Because CoQ10 is the spark your cells need to generate energy… the energy that is, quite simply, the *very essence* of life.

No CoQ10, no energy. No energy, NO LIFE!

Each one of your 100 trillion cells contains tiny power generating factories called mitochondria that use CoQ10 as the "spark" that turns stored fat and nutrients into energy your body can use to help…

- Repair damaged cells throughout your body and replace old, worn-out cells with healthy new ones…
- Rejuvenate your aging brain, liver, lungs and other organs…
- Round up deadly free radicals and destroy them before they can prematurely age and damage your skin, hair, eyes, muscles, bones and organs, and…
- Power-up every organ and muscle in your body – including your brain and especially your HEART!

Altogether, there have been at least EIGHT placebo controlled studies on CoQ10's effect on diseased hearts: Two each in Japan, the United States and Germany; one in Sweden and one in the UK.

All eight of these studies confirmed the effectiveness of CoQ10 as well as its remarkable safety.

Plus, there have now been EIGHT international symposia on the biomedical and clinical aspects of CoQ10. These eight symposia comprised over 300 papers presented by

Next page, please...

Electrify Your Body's Astonishing Healing Power!



The U.S. National Institutes of Health PLUS 300 studies by 200 researchers in 18 countries PROVE CoQ10 can end the energy crisis in YOUR body!

Study results:

- **Failing Hearts:** *80% STRONGER!*
- **Blood Pressure:** *50% BETTER!*
- **Chest Pain:** *66% RELIEVED!*
- **Fluid Retention:** *77% LESS!*
- **Sleep Problems:** *60% GONE!*
- **Enlarged Livers:** *49% SHRINK!*
- **Lung Problems:** *54% RELIEVED!*
- **Skipped Heartbeats:** *75% FEWER!*
- **Nighttime Urination:** *51% LESS!*

PLUS nearly 50 years of scientific research PROVES CoQ10 can ALSO ...

- Boost **mental & memory** powers...
- End **fatigue & muscle weakness**...
- Ramp up your natural **immunity**...
- Avoid sudden, **catastrophic blockages in your heart and brain, and...**
- **Add many GOOD YEARS to your life!**

approximately 200 different physicians and scientists from 18 different countries. The majority of the clinical studies focused on heart problems were remarkably consistent in their conclusions:

Taking CoQ10 supplements every day significantly improves heart muscle function while producing ZERO adverse effects or drug interactions!

Just take a look at what a few of these breakthrough studies show...

- **80% Improvement!** In 1993, the respected medical journal *Clinical Investigator* reported on an Italian study in which 2,667 patients with failing hearts were given 50 mg to 150 mg of CoQ10 daily for three months. Eighty percent of the patients experienced improvement!
- **100% of Physicians Report Positive Results:** A 1988 study conducted by Peter Langsjoen and reported in a major German medical journal followed 65 cardiologists treating 806 patients for weakening hearts and loss of blood flow to the heart.

All 65 physicians reported "significant" improvement in patients' symptoms after being given CoQ10.

- **Far Fewer Complications and Hospitalizations:** Also in 1993, the *Clinical Investigator* journal reported on a 12-month double-blind study that compared 319 patients taking CoQ10 with 322 taking a placebo.

The patients who took CoQ10 had far fewer complications and a substantially reduced need for hospitalization.

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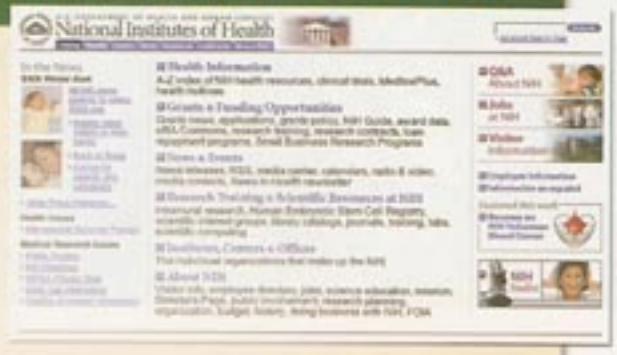
True Health - CoQ10 Conspiracy

Startling News From the U.S. National Institutes of Health...

CoQ10 is the Great UNIVERSAL HEALER!

According to the NIH website, a study has shown that after three months of supplementation with CoQ10, patients reported:

- 81% improvement in skin color...
- 76.9% reduction in fluid retention...
- 49.3% reduction in enlarged livers...
- 54.2% decrease in breathing difficulties...
- 82.4% reduction in profuse sweating...
- 62% reduction in episodes of irregular heartbeat and a 75.7% reduction in the number of skipped heartbeats...
- 60.2% reduction in sleep problems...



- 73% reduction in dizzy spells...
- 50.7% reduction in the need to urinate in the middle of the night.

[SOURCE: U.S. National Institutes of Health]



"Coenzyme Q10 is an amazing natural substance with far reaching therapeutic potential. "It should be used more extensively in the treatment of patients."
— Michael Schachter, M.D.

If you have a failing heart, you NEED CoQ10!

— Pharmacotherapy

While scientists have proven that CoQ10 supplementation can help strengthen a failing heart – and even helps many patients with this otherwise fatal condition resume normal lives…

…Many major studies conducted by leading scientists and reported in the world's most prestigious peer-reviewed medical journals also prove that CoQ10 can be a Godsend for you if you have high blood pressure, chest pain or irregular heartbeat!

Several clinical trials have shown that most people with high blood pressure have a significant deficiency of Coenzyme Q10 – and in a pilot study, CoQ10 supplementation caused a substantial decrease in both systolic and diastolic blood pressure!

In one study reported in *Pharmacotherapy* in July 2001, 51% of patients with high blood pressure were able to stop taking between one and three blood pressure drugs after just 4.4 months of CoQ10 supplementation.

In another study of 424 patients with a cardiovascular condition, 43% were able to stop between one and three cardiovascular drugs with CoQ10 therapy!

The authors concluded that CoQ10, "may be ushering in the new era of cellular/biochemical treatment… complementing and extending the systems-oriented, macro and microscopic approach that has served us well to this point."

Continued on page 9...

FOR MORE INFORMATION, CALL TOLL-FREE 1-800-746-4513 TODAY!

"The clinical experience with CoQ10 is nothing short of dramatic.



"It is reasonable to believe that the entire field of medicine should be reevaluated in light of this growing knowledge."

—Peter Langsjoen, M.D.
Leading CoQ10 Researcher



What the studies show...

- **Brings new life to enlarged and failing hearts:** A 1988 study reported in a major German medical journal followed 65 cardiologists treating 806 patients for weakening hearts and loss of blood flow to the heart. The journal indicated "significant" benefits after taking CoQ10.
- **Help for high blood pressure:** In one study reported in the highly respected *Pharmacotherapy* medical journal in July 2001, more than HALF of all patients given CoQ10 for an average of 4.4 months were able to stop between one and three blood pressure drugs.

And in another study, 43% of the 424 study participants were able to stop between one and three cardiovascular drugs with CoQ10 therapy!

- **Relief from chest pain and heart rhythm disturbances:** An astonishing study reported in the *Cardiovascular Drugs Therapy* medical journal showed that after treatment with CoQ10, test subjects had more than a 66% decrease in chest pain and 75% fewer heart rhythm disturbances than those who did not take CoQ10.

And what's more, total cardiac events in the CoQ10 group were about HALF that of the other study participants!

- **Slows the progression of muscle-wasting conditions:** Merck biochemist Dr. Karl Folkers Ph.D., first discovered that CoQ10 slowed the progression of muscle-destroying neurological conditions.
- **Helps revive failing immune systems:** In 1988, a major medical journal reported that leading CoQ10 researchers, Dr. Karl Folkers and Peter Langsjoen, had begun treating seven patients with severely depressed immune systems. "All seven patients felt better soon after starting on CoQ10," said Dr. Folkers.
- **The ultimate anti-aging nutrient:** CoQ10 has long been known to be one of nature's most potent free radical fighters. Free radicals are molecules that are believed to be responsible for many of the effects of aging.

They ping around the body damaging cells, leaving skin, hair, eyes, ears and internal organs damaged and weak.

Over time, free radicals can penetrate the cell membrane and mangle the DNA inside.

CoQ10 arrests free radicals before they can do their damage. Plus, it DOUBLES your protection by helping recycle another powerful antioxidant – vitamin E!

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True Health - CoQ10 Conspiracy

Continued from page 7...

And, according to a 1990 article published in the *International Journal of Clinical Pharmacology*, Coenzyme Q10 substantially lowered blood pressure in major clinical trials:

"39% of hypertension patients are found to be deficient in Coenzyme Q10.

"In human trials, an average daily dosage of 225 mg of Coenzyme Q10 caused a reduction in average systolic blood pressure from 159 to 147 mm/Hg and a reduction in average diastolic blood pressure from 94 to 85 mm/Hg within three to four months of initiating supplementation."

The same journal concluded that Coenzyme Q10 may help fight high blood pressure, swelling, sudden weight gain, headaches and changes in vision in pregnant women and newborns – and also may reduce the viscosity of blood in heart patients!

"Energy is life, and CoQ10 is a crucial component of the energy cycle and therefore of life itself."
–Emile Bliznakov, M.D. & Gerald Hunt
The Miracle Nutrient: Coenzyme Q10

CoQ10 can save heart patients' lives!

— Clinical Cardiology

According to a 2004 article published in the prestigious medical journal *Clinical Cardiology*...

- Approximately 62% of all heart failure patients are found to be deficient in Coenzyme Q10 and correcting this deficiency (by the use of supplemental Coenzyme Q10) may be an effective solution.
- Supplemental Coenzyme Q10 counteracts the severe CoQ10 deficiency that can occur in the cardiac muscle in conjunction with most serious heart problems...
- Coenzyme Q10 may alleviate the deadly progressive weakening of the heart muscle – many victims of a failing heart exhibit a Coenzyme Q10 deficiency.

According to the *Cardiovascular Drugs Therapy* medical journal, Coenzyme Q10 may improve the condition of 91percent of patients who have suffered a disastrous interruption of blood flow to the heart within 30 days of initial CoQ10 supplementation.

After supplementation, the CoQ10 users had less than one-third as much chest pain and 75% fewer heart rhythm disturbances than those who did not take CoQ10. And total cardiac events, including cardiac deaths in the CoQ10 group were about HALF that of the other study participants.

Plus, levels of vitamin A, vitamin E, vitamin C and beta-carotene, which were lower initially after the cardiac event, increased more in the Coenzyme Q10 group than in the placebo group.

The journal's conclusion: **"Coenzyme Q10 can provide rapid protective effects in patients if administered within three days of the onset of (cardiac) symptoms."**

CoQ10 is an ALL-PURPOSE heart helper!

— Molecular Aspects of Medicine

And then there's this, from the *Molecular Aspects of Medicine* journal: "In patients with heart valve problems, heart function was restored to normal in 87% of patients receiving 2 mg of Coenzyme Q10 per kg of body weight per day for eight weeks."

Also according to the same, respected journal...

- Coenzyme Q10 may be beneficial for persons about to undergo heart surgery...

Next page, please...

Why the odds are NINE in TEN that YOUR CoQ10 Pills

Are NOT Doing THEIR JOB!



1 **If you're taking powdered CoQ10, 90% of it may be totally wasted.** Capsules and tablets containing powdered CoQ10 are nearly IMPOSSIBLE for your body to absorb.

2 **Liquid CoQ10 formulas can be contaminated with things that make them unusable.** Most CoQ10 supplements contain crystals that are nearly impossible to absorb.

3 **No fat, no absorption!** If your CoQ10 supplements fail to include a small amount of healthy fat — and if you're on a low-fat diet or have no fat in your stomach when you take them — YOU MAY NOT BE getting the CoQ10 you need!

- Coenzyme Q10 may help head off a catastrophic interruption of blood supply to the brain…
- Coenzyme Q10 may help improve blood circulation throughout the body…
- Coenzyme Q10 may assist the heart to function normally in the presence of blood clots…
- Coenzyme Q10 may improve the heart's ability to survive and produce energy in conditions of limited oxygen for people living at high altitudes, with clogged arteries, during episodes of chest pain and at times when blood has a high fat content, and…
- Coenzyme Q10 may help counteract the toxic effects of oxygen starvation on the brain as well!

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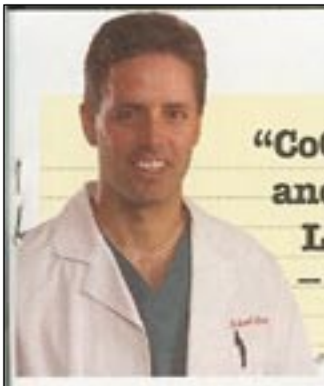
CoQ10 works astonishing miracles throughout the REST of your body, too!

Many scientists and physicians now believe that CoQ10 is also a Godsend for folks with gum infections, brain and nervous system problems, severe headaches, infertility, skin conditions, leg pain and more.

Some experts even claim it can enhance athletic performance!

Plus, CoQ10 has been shown to be…

- **Essential for brain and nervous system health:** Administration of CoQ10 improves energy output by the mitochondria of the cell. This improved energy output from CoQ10 therapy has proven to be extremely helpful for people with neurological and brain conditions.
- **One of nature's most powerful antioxidants:** Coenzyme Q10 effectively neutralizes free



"CoQ10 is Energy... and Energy is LIFE!"
– Michael Cutler, M.D.

radicals that if left alone, can damage, degrade, and even destroy blood vessels, joints and vital organs over time. This free radical damage is what the aging process is. Plus, free radicals have been shown to bombard cells and alter DNA.

CoQ10's potent free radical-fighting power helps your body avoid or delay cellular deterioration caused by free radicals. Plus, research has shown that CoQ10 supplementation also has a sparing effect on vitamin E – another potent antioxidant – in your body.

- **A powerful ally in the war against muscle-wasting conditions:** Many years ago, Merck biochemist Dr. Karl Folkers Ph.D., had become very interested in CoQ10 when he learned that it slowed the progression of muscle-wasting conditions. Dr. Folkers left Merck when the company refused to further investigate the possibilities of CoQ10 because it was a natural substance and therefore, not patentable.
- **CoQ10 and immunity problems:** In June of 1988, *Biochemical and Biophysical Research Communications* reported that Dr. Folkers and fellow researcher Peter Langsjoen began treating seven patients with severely depressed immune systems. "All seven patients felt better soon after starting on CoQ10," wrote Folkers.

No wonder leading cardiologist and world-renowned Coenzyme Q10 researcher Peter Langsjoen has said…

"The clinical experience with CoQ10 is nothing short of dramatic.

"It is reasonable to believe that the entire field of medicine should be reevaluated in light of this growing knowledge."

BOTTOM LINE:

Coenzyme Q10 is the closest thing to a true health miracle known to science!

Even if you're as healthy as a horse, taking Coenzyme Q10 every day can be a lifesaver for you.

As we've seen, this amazing natural substance is proven to…

- Help your body repair damaged cells throughout your body and replace old, worn-out cells with healthy new ones…
- Give your body what it needs to rejuvenate your aging brain, liver, lungs and other organs…
- Help round up deadly free radicals and destroy them before they can prematurely age and damage your skin, hair, eyes, muscles, bones and organs – and before they can scar your arteries, cause cholesterol to oxidate and turn into arterial plaque – and…
- Power-up every muscle in your body – most importantly, your HEART!

No wonder millions of health-conscious people the world over take CoQ10 daily… why the price of raw CoQ10 has recently skyrocketed to over $900 per pound… and why dozens of new CoQ10 products arrive on health food store shelves every month!

And that has led to a growing scandal of epic proportions…

The Great CoQ10 Hoax: Why most CoQ10 products don't work!

Thanks to Coenzyme Q10's award-winning status… the hundreds of studies proving its miraculous health effects beyond a shadow of a

Next page, please...

Introducing Ultimate CoQ10 Formula™

3 TIMES MORE ABSORBABLE than ordinary CoQ10 supplements!



You get extremely high-quality CoQ10

...In an easy-to-absorb liquid soft gel capsule

...With essential fats to promote effectiveness

...All in a pure, crystal-free state for MAXIMUM ABSORPTION!

In a 2004 study, the formulators of the Patent Pending CoQ10 found in Ultimate CoQ10 Formula™ measured blood levels of CoQ10 in five test subjects (three men and two women) before taking any CoQ10 supplement, after taking a competing product and after taking the CoQ10 found in Ultimate CoQ10 Formula™.

Amount of CoQ10 Absorbed in Five Hours



RESULT: Blood levels of CoQ10 in subjects taking ordinary CoQ10 were only 38% as high as in subjects taking Ultimate CoQ10 Formula™!

$299.70 in Discounts and FREE GIFTS!



Your heart deserves Ultimate CoQ10 Formula™!

Call TOLL-FREE 1-800-746-4513 to claim your discounts and FREE INTRODUCTORY GIFTS NOW!

Ultimate CoQ10 Formula™ from True Health™ contains CoQsol-CF™ which is a trademark of Soft Gel Technologies, Inc. and is a patent-pending proprietary formula.

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doubt… and the millions of delighted users who have personally experienced its miraculous health-giving power, Coenzyme Q10 is now one of the world's hottest nutritional supplements.

Not surprisingly, thousands of vitamin companies have jumped on the bandwagon and natural food stores from coast-to-coast now offer dozens of CoQ10 products.

The only problem is, the vast majority of the CoQ10 products sold today are inefficient: Virtually impossible for your body to absorb and use!

Why? Three reasons:

1. The Powder Problem: CoQ10 can be produced in either liquid or powdered form. Because powder is cheaper to produce, most CoQ10 products use powder – either in a hard capsule or pressed into a tablet.

The problem is that laboratory studies show that most of this powder is NEVER ABSORBED or used by your body.

If you're taking one of these virtually worthless supplements, you only THINK you're

True Health - CoQ10 Conspiracy

giving your body the CoQ10 it craves!

2. The Crystal Conundrum: The Coenzyme Q10 produced in your body is pure and unspoiled by impurities.

But when liquid CoQ10 is encapsulated, the heating and cooling process can turn much of it into crystals – and those CoQ10 crystals are IMPOSSIBLE for your body to absorb!

If you're taking a dry or liquid supplement that's peppered with these microscopic crystals, only a small amount of the CoQ10 that you're paying for may be doing you any good at all!

3. The Big FAT Failure: Coenzyme Q10 is more effectively dissolved and used by your body when fat is present in your digestive system.

If you're on a low-fat diet or don't happen to have any fat in your stomach when you take it, only a small amount of the CoQ10 you take may actually be absorbed and used. You might as well be flushing your money down the toilet!

Introducing Ultimate CoQ10 Formula™:

Liquid, crystal-free CoQ10!

Ultimate CoQ10 Formula™ may be the single most absorbable and potent form of this astonishing nutrient known to science – formulated by leading scientists to give you three huge advantages over powdered CoQ10 products:

ADVANTAGE #1: Ultimate CoQ10 Formula™ is MUCH easier for your body to dissolve! Ultimate CoQ10 Formula™ is a liquid in a soft gel capsule – and therefore, up to TEN TIMES easier for your body to dissolve than the powdered form you may be taking now!

ADVANTAGE #2: ZERO crystals to impede absorption! This remarkable new formulation includes both vitamin E and d-Limonene – a natural, organic solvent taken from the peel of oranges, lemons and limes – to DISSOLVE CoQ10 crystals and render Ultimate CoQ10 Formula™ 100% crystal free and absorbable!



"The Worse You Are, The Better You'll Get"

— International Journal of Tissue Reactions Medical Journal

In 1990, this major medical journal published the findings of a study that examined the effects of CoQ10 therapy on patients with enlarged, failing hearts. The results:

"In 47% of patients, symptoms and heart class improved. Heart size went down. The CoQ10 blood levels went up in 95% of patients.

"The more a patient's heart lacked CoQ10 before treatment, the more that patient benefited during this study."

You can actually SEE the difference between Ultimate CoQ10 Formula™ and ordinary Coenzyme Q10 supplements: Even under magnification of 200x, 400x and 1,000x, not a single crystal appears in Ultimate CoQ10 Formula™ – 100% of the Coenzyme Q10 you take is available for your body to absorb!

ADVANTAGE #3: Ultimate CoQ10 Formula™ even provides the fat molecules your body needs to use CoQ10! We've added a small amount of medium chain triglycerides to each capsule – just enough to make sure enough fat is present in your stomach to promote maximum absorption!

Continued on page 15...

CoQ10 ENERGIZES Your Heart, Brain, and Every Cell in Your Body!



"Ultimate CoQ10 Formula is just that: The ULTIMATE in purity, absorbability and potency.

"It's what your body needs to energize every cell — especially your HEART and BRAIN!"

— Michael Cutler, M.D.

Revolutionary!

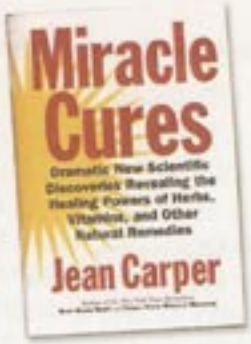


"New and revolutionary treatments of disease, particularly where there has been no treatment of intrinsic biochemical significance, have generally been believable to a few persons and unbelievable and even ridiculous to others before proof of efficacy.

"Revolutionary therapy has always been so and perhaps always shall be, but such is the nature of true discovery.

"It appears that the bioenergetics of CoQ10 is remarkable and its potential in medicine is no exception to the history of controversial advances in medicine."

— Karl Folkers, Ph.D.
Coenzyme Q10
Discoverer & Researcher



"IT COULD SAVE YOUR LIFE!"

"(CoQ10) is a heart medicine used around the world, and if your doctor doesn't know about it, you can easily get it on your own; it could save your life."

— Jean Carper, Best-Selling Medical Author, *Miracle Cures*



A TOUCHING MEDICAL MIRACLE!

"In one case, I went to see a newborn diagnosed with a serious heart condition. I asked the attending doctor if he tried coenzyme Q10 or carnitine.

"He said that he had read about their effects but would not use either.

"With the family's permission, I treated the baby with these supplements.

"The baby recovered without the heart transplant surgery that was being recommended by the university medical center."

— Garry Gordon, M.D., D.O.

True Health - CoQ10 Conspiracy

Muscles



Chest Pain Vanishes!

"Deficiencies of CoQ10 have been documented in patients with serious heart problems.

"Administration of CoQ10 ameliorated symptoms, reduced the number of hospitalizations and appeared to decrease chest pain."

— Alan Gaby, M.D.



$299.70 in Discounts and FREE GIFTS!



Your heart deserves Ultimate CoQ10 Formula™!

Call TOLL-FREE 1-800-746-4513 to claim your discounts and FREE INTRODUCTORY GIFTS NOW!

These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.

Continued from page 13...

Revolutionary Formula:

PROVEN THREE TIMES MORE ABSORBABLE Than Ordinary CoQ10 Supplements

— And So Unique, It's being PATENTED!

Ultimate CoQ10 Formula™ is an absolutely unique, patent-pending formula that gives you…

1. Guaranteed pharmaceutical-grade Coenzyme Q10 – guaranteed to be at least 98% pure – in full compliance with the current United States Pharmacopeia and National Formulary (USP/NF), the European Pharmacopeia, and the Japanese Pharmacopeia monographs and standards…

2. Food grade d-Limonene, the natural solvent in citrus peels and Tocopherols – to help maintain the CoQ10 in a 100% fluid, crystal-free state for optimum absorption…

3. Vitamin E to convert CoQ10 to its most active form, so you get the full range of benefits this remarkable natural substance can give you… PLUS, CoQ10 and vitamin E are two of nature's most powerful antioxidants, and CoQ10 actually raises vitamin E levels in your body – by recycling it and making it re-usable in your body…

4. Just enough healthy fats to ensure maximum absorbability – the fat your body needs to help dissolve and absorb CoQ10 is readily available every time you take it!

Plus, Ultimate CoQ10 Formula™ contains all-natural ingredients. To avoid use of synthetic dyes, even the gelatin shell color is derived from the spice, turmeric!

Special Introductory Offer:

$299.70 in Discounts and FREE GIFTS!

Ultimate CoQ10 Formula™ is offered ONLY by True Health™ – and we're so convinced that Ultimate CoQ10 Formula™ will prove a Godsend for you, we're pulling out all the stops to make trying this amazing new supplement the easiest decision you've ever made!

Just call TOLL FREE 1-800-746-4513 now – or complete and mail the SPECIAL SAVINGS CERTIFICATE on page 19 of this report today and…

Next page please...



CoQ10 Adds 15 GOOD Years!

"Studies show that patients who were supposed to die 15 years ago are still alive today primarily because of taking Coenzyme Q10 daily."
— William Lee Cowden, M.D.
Cardiologist

- You will SAVE up to $60 on Ultimate CoQ10 Formula™...
- You will receive up to THREE EXTRA MONTHS of Ultimate CoQ10 Formula™ – *a $179.85 Value – FREE!*
- You will also receive *Silent Epidemic: How to Revive a Failing Heart* – the eye opening guide to the assault on your heart. You get ALL the facts on our current heart holocaust – including the prescription drugs and other things in your life that put you at risk, and a complete guide to keeping your heart beating strong: *A $19.95 Value – FREE!*
- You'll get *The CoQ10 Miracle* – your roadmap to using this astonishing wonder nutrient to support heart health and more!

You'll discover how much CoQ10 your body needs each day... how much you should take if you're dealing with heart problems... fatigue... symptoms of premature aging... sexual problems... and more: *A $19.95 Value – FREE!*

- PLUS, you'll also receive *TRIPLE Your Heart's Health in Just Seconds A Day* – complete with the latest research that reveals how you can scrub deadly plaque out of your arteries... ease inflammation throughout your body... and cut deadly homocysteine levels down to size... in just seconds per day: *A $19.95 Value – FREE!*

Add it up yourself: That's $299.70 in discounts and FREE gifts!

You will FEEL the difference Ultimate CoQ10 Formula™ makes or you pay NOTHING!

Just call TOLL-FREE 1-800-746-4513 or return the SPECIAL SAVINGS CERTIFICATE on page 19 of this report and we'll rush your supply of Ultimate CoQ10 Formula™ and your FREE gifts to you.

You must see and feel dramatic results. Otherwise, just return the unused portion and True Health™ will promptly refund 100% of what you paid.

And get this: Even in the extremely unlikely event that you decide to exercise your right to a refund, the free gifts you've received with your first order – your FREE bottles of Ultimate CoQ10 Formula™ and your FREE copies of *The CoQ10 Miracle... Silent Epidemic: How to Revive a Failing Heart...* and *TRIPLE Your Heart's Health in Just Seconds a Day* – are yours to keep without further cost or obligation – FREE!

Listen to your heart...

In this bulletin, I've shown you how America's epidemic of failing hearts is turning 400,000 healthy Americans into cardiac cripples each year – and how this plague is spreading like wildfire: QUADRUPLING the number of victims it claims every few years...

- I've shown you how many drugs – including statins and other drugs you think are PROTECTING your heart may actually be destroying it...
- I've cited scores of studies proving that supplementing with Coenzyme Q10 can help you avoid being the victim of a failing heart...
- I've shown you why 90% of all the CoQ10 products being hawked in health food stores from coast-to-coast are a waste of money – nearly impossible for your body to absorb and use...

True Health - CoQ10 Conspiracy

100% Unconditional Money-Back Guarantee

You Must FEEL the Difference Ultimate CoQ10 Formula™ Makes in Your Life, or it Costs You NOTHING!



True Health™ guarantees Ultimate CoQ10 Formula™ for quality, freshness and labeled potency.

You must FEEL the difference Ultimate CoQ10 Formula™ makes in your life – in increased energy, better heart and brain function and more – otherwise, just return the unused bottles any time for a full refund of your purchase price.

Even in the unlikely event that you decide to request a refund, all free gifts you received with your order are yours to keep completely without cost or obligation – FREE!

Yours for Optimum Health,

Michael Cutler M.D.

Michael Cutler, M.D.

- I've given you news of the revolutionary new CoQ10 supplement that guarantees maximum amounts of CoQ10 will energize starving cells in your heart, in your muscles and throughout your body…
- And I've even offered to GIVE YOU up to a three-month supply – a $179.85 value – absolutely FREE.

PLUS, I've shown you how you can claim a whopping $299.70 in discounts and free gifts just for trying Ultimate CoQ10 Formula™ now…

…And how you must be absolutely delighted with how much better you'll feel or, not only will True Health™ rush you a full refund; we'll insist that you keep your FREE CoQ10 and your FREE copies of *Silent Epidemic: How to Revive a Failing Heart… The CoQ10 Miracle…* and *TRIPLE Your Heart's Health in Just Seconds a Day.*

Now, it's up to you.

Please: If you care about your heart's health… call TOLL-FREE 1-800-746-4513 NOW. Or, if you prefer, simply complete and mail the SPECIAL SAVINGS CERTIFICATE on page 19 of this bulletin today.

Either way, it'll be the best thing you've done for your health in years.

Yours for Health and Longevity,

Michael Cutler M.D.

Michael Cutler, M.D.
True Health™

P.S. BONUS FOR FAST RESPONSE: Just call TOLL FREE 1-800-746-4513 or return the SPECIAL SAVINGS CERTIFICATE on page 19 of this report now, and you'll receive a FIFTH valuable gift – FREE!

Japan's 1,000-Year Old Secret For Avoiding Heart And Brain Death: The Natural Way to Dissolve Deadly Blood Clots introduces you to the all-natural substance that thins the blood… dissolves deadly clots… and can help protect you from a sudden blockage of blood flow to the heart or brain!

PLUS, this amazing nutrient has been proven to add healthy years to users' lives… fight potentially deadly viral and bacterial infections… lower cholesterol and blood pressure… keep bones strong… promote prostate health… and much, MUCH MORE!

Normally, this life-saving bulletin sells for $19.95, but it's yours, FREE just for responding within the next 10 days!

SPECIAL INTRODUCTORY OFFER

Claim Your $299.70

in Discounts and FREE GIFTS — *NOW!*

SAVE $60 and get THREE TIMES MORE CoQ10 POWER!



PLUS: An Extra 3-Month Supply – A $179.85 Value, FREE!



FREE GIFT #2



Get ALL the facts on our current heart holocaust — including the prescription drugs and other things in your life that put you at risk, and a complete guide to keeping your heart beating strong!

$19.95 VALUE, FREE!

FREE GIFT #3



Discover the latest research that reveals how you can scrub deadly plaque out of your arteries… ease inflammation throughout your body… and cut deadly homocysteine levels down to size… in just seconds per day!

$19.95 VALUE, FREE!

FREE GIFT #4



Discover how much CoQ10 your body needs each day… how much you should take if you're dealing with heart problems… fatigue… symptoms of premature aging… sexual problems… and more!

$19.95 VALUE, FREE!

FREE GIFT #5



Discover the all-natural substance that thins the blood… dissolves deadly clots and helps millions in Japan fight viral and bacterial infections… lower cholesterol and blood pressure… keep bones strong… promote prostate health… and much, MUCH MORE!

$19.95 VALUE, FREE!

100% No-Risk, Money-Back Guarantee:

You MUST be delighted with ULTIMATE CoQ10 FORMULA™ or just return the unused portion for a full refund of your purchase price – and keep everything else you've received – completely without cost or obligation!

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SPECIAL SAVINGS CERTIFICATE

$299.70 In Discounts and FREE GIFTS ■ 100% Money-Back Guarantee!

SAVE TIME!

To receive your supply of Ultimate CoQ10 Formula™ and your FREE GIFTS sooner, have your credit card handy and call:

TOLL-FREE
1-800-746-4513

24 hours a day, 7 days a week!

Or Fax this order form to:
1-800-941-7027



"Your people who are on the order desk are very polite and helpful as well as eager to help."
— Dorothy V., Yuma, AZ



"The product came very fast"
— Mr. and Mrs. Robert M., Collingswood, NJ

YES! I want to ENERGIZE my heart, my brain, my muscles and every cell in my body with Ultimate CoQ10 Formula™ – up to THREE TIMES more absorbable than ordinary Coenzyme Q10 supplements!

I understand that I must actually feel the difference Ultimate CoQ10 Formula™ makes for me, or I can return the unused portion at any time for a full refund – and everything else you've sent me is mine to keep completely without cost or obligation.



☐ **BEST VALUE:** I get a six-month supply of Ultimate CoQ10 Formula™ for just $299.70 – I SAVE $60...

PLUS, I also receive an additional three-month supply – a $179.85 value, FREE... PLUS, I get ALL THREE life-saving guides: *Silent Epidemic... The CoQ10 Miracle*, and... *TRIPLE Your Heart's Health* – a $59.85 value, FREE... PLUS FREE SHIPPING & HANDLING! **That's a Total of $299.70 in Discounts and FREE GIFTS!**

☐ **GREAT VALUE:** I get a three-month supply of Ultimate CoQ10 Formula™ for just 149.85 – I SAVE $30...

PLUS, I also receive an additional one-month supply – a $59.95 value, FREE... PLUS, I get a copy of *The CoQ10 Miracle* – a $19.95 value, FREE... PLUS FREE SHIPPING & HANDLING! **I Get $116.85 in Discounts and FREE GIFTS in All!**

☐ **TRIAL OFFER:**

I get a one-month supply of Ultimate CoQ10 Formula™ for just $59.95 plus $6.95 shipping and handling.

Please Select Your Preferred Method of Payment:

☐ Enclosed is my check/money order for: $_____

Alabama residents, add 4% sales tax and make payable to True Health™.

☐ Please bill my: ☐ VISA ☐ MasterCard ☐ ☐

Card #: _____ Expires: _____/_____

Signature: _____

Telephone: (_____) _____–_____

(IMPORTANT in case we have questions about your order.)

EMAIL: _____

(To receive FREE HEALTH UPDATES!)

NOTE: Please correct any errors on the mailing label on the other side of this page and use the enclosed postage-paid envelope to return this SPECIAL SAVINGS CERTIFICATE.

TRUE HEALTH™
P.O. Box 3703
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Are Your Fatigue & Muscle Weakness

Red Flags

For an Impending HEART or BRAIN DISASTER?

Essential Life-Saving, Money-Saving News INSIDE:

- **What You MUST Do NOW to Protect Your Heart and Your LIFE:**
  Proven in 300 studies by 200 scientists from 18 countries – The Nobel-Prize-Winning discovery NAMED INSIDE – may save your heart and even your LIFE!
- **Why the Odds are Nine in TEN that the CoQ10 You're Taking Now is Nearly WORTHLESS:**
  Shocking new evidence that as much as 90% of the money spent on this nutrient is a total waste!
  Look At Page 10, INSIDE!
- **MUCH MORE INSIDE!**



CLAIM UP TO $299.70 IN:
FREE SUPPLEMENTS...
FREE live-saving bulletins...
And MORE!

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TH-NL111

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500 PAGE SWIPE FILE

There's a DEVIL in the DOW!

Great sales copy resonates with prospects at an emotional level. And in our culture, few things are capable of triggering stronger mental images or more powerful emotions than religion. And I found out early on that references to the Bible or the supernatural in headlines consistently produces HUGE attention-getting power and response.

When this project came along, I had already written packages for Dr. Weiss with headlines like, "The Seven Horses Of The Stock Market Apocalypse" and, "Wall Street Armageddon." Every one of these packages was a grand slam. And so on this one, I used a spiritual metaphor in the headline for major impact.

Also: Take a good look at page 16 and notice how I use Dr. Weiss' media appearances to document his credibility. On page 18, I do it again — by reciting what major media outlets have said about Dr. Weiss. And of course, I put his best testimonials to work for me on page 19.

Also notice how, on page 20 and 21, I extend the value of the product far beyond that of just a print newsletter by showing the value of the other materials they receive: The website membership and the flash-alert emails.

JUST RELEASED: **The astonishing NEW forecast and warning from MARTIN D. WEISS, Ph.D. — the investment prophet who correctly warned you about the stock market crash of 2000-2002 SIX MONTHS IN ADVANCE**

There's a DEVIL in the DOW!

There's a fiend lurking behind this recovery and stock rally: A hellish explosion in federal debt, due to *the largest deficits in all of U.S. history.*

And these monstrous deficits are already beginning to trigger three great investment disasters that could cost you everything, OR — if you make the right moves now — make you a not-so-small FORTUNE!



Inside:

- **Up to 714% PROFITS in the coming INTEREST RATE SPIKE...**
- **Up to 398% PROFITS in the coming INFLATIONARY FIRESTORM...**
- **Up to 545% PROFITS in the coming GOLD STOCK BONANZA...**
- **Up to 522% PROFITS in the coming ENERGY PRICE EXPLOSION...**

Dear fellow investor:

Ignore this sober warning, and you may as well take your savings … your retirement — and your very financial security — and *KISS THEM GOOD-BYE.*

On the other hand, if you *HEED* the warning in these pages — and ACT on the advice I offer you in this urgent report, not only will you have plenty of time to insulate your wealth …

… you'll have the opportunity to *reap up to 714% profits* in 2004-2005!

It's no secret that our government is bleeding the greatest gusher of red ink in history. And no institution on Earth — not the White House, not Congress … not the Treasury or Federal Reserve — has the faintest hope of slowing it — let alone STOPPING it.

Despite what politicians of both parties may try to tell you, the undeniable truth is that Washington, D.C. has LOST CONTROL of the federal budget.

By conservative estimates, the budget deficit will top $500 billion in 2004. But that number is based on the kind of phony-baloney accounting tricks only the U.S. government can get away with. If they use the kind of accounting rules you and I are required to use — the REAL deficit is going to be more. Much, MUCH more!

HOW much more? There's only

Safe Money Report - Devil In The Dow

Shocker:

The REAL Federal Deficit Is TWICE As Bad As Washington Admits!

What Congress and the White House do NOT want you to know ...

The numbers in this chart represent the total amount the federal government and all its agencies borrows in new funds (over and beyond the refunding of old debts) each calendar year.

And it's *huge:*

- $811.5 billion in 2002,
- $959 billion in 2003,
- and probably over $1 trillion in 2004.

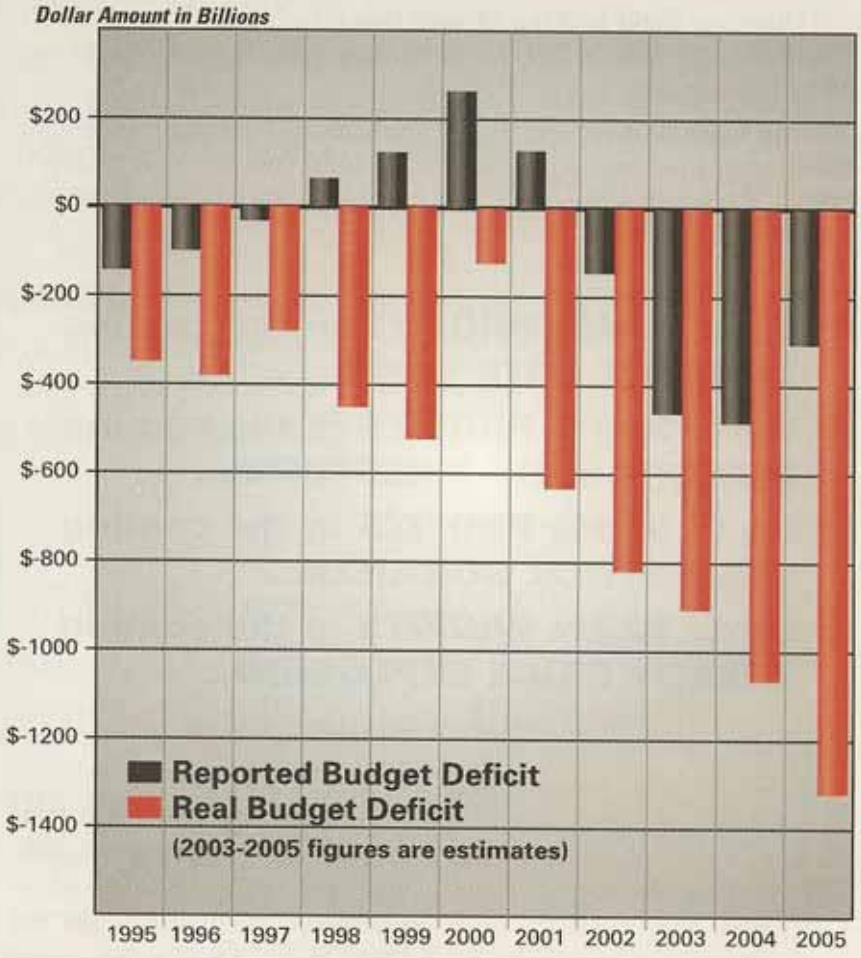
We know the government doesn't borrow these funds to just sweep them under the rug. They use practically every dime to finance the deficit. Therefore, this is the most accurate measure available of the *true federal deficit*.

As you can see, the Fed's data approximately matches the estimates I have made for the 2004 budget.

It's smoking-gun evidence that the deficit disaster is a real and present danger.

In this report — and in the FIVE FREE INVESTMENT GUIDES I offer you — I show you how these record-shattering deficits are about to create the greatest dangers — and the greatest PROFIT OPPORTUNITIES you've seen in nearly FOUR YEARS ...

Opportunities to lock in the potential for up to 714% PROFITS in 2004-2005!



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Investments That Could Make You Up To

SIX TIMES RICHER!*

The Dow Jones Indus-trial Average dropped 1,123 points and the Nasdaq plummeted a devastating 19.65% between January 2001 and September 2003.



By contrast, Dr. Weiss' recommendations soared as much as 562%. Furthermore, his average winning gold stock recommendation generated an impressive 97.8% gain, while his one losing gold investment produced a 45.18% loss, and overall, his average gold stock closed trades generated a 139.2% gain.

Investment	Open	Close	Gain*
I-Shares Japan (Short)	$11.48	$8.32	28%
Placer Dome Inc.	$9.44	$12.57**	33%
Broadcom Corp. (Short)	$67.75**	$44.44**	50%
S&P 500 Option	$6.30	$10.00	59%
Durban Roodeport Deep	$2.35	$3.39**	44.2%
Newmont Mining	$15.00	$29.84	99%
Royal Gold Inc.	$4.00	$13.62**	241%
Agnico-Eagle	$6.06	$14.80	146%
Glamis Gold Ltd.	$1.50	$9.93**	562%

** Of course, depending on the actual price investors received and commissions they paid, their results may vary for better or worse.*
*** Average price. Also past performance is not indicative of future results, and there were some losing trades during this time.*

one way to know: Ask the only agency that's actually forced to tell the truth: The Federal Reserve.

You see, the Federal Reserve is required to report how much the government and related agencies have to borrow each year in new funds to finance the real deficit. That number is published in the Fed's quarterly "Flow of Funds" report. And right now, that number shows that the total government borrowings for 2003, including all the government's agencies and government-sponsored enterprises, was $959 billion.

Most people think Japan's deficit (at 7.8% of their GDP) is the worst in the world. Well, I have news for them. If you measure the true size of the U.S. borrowings, ours is actually larger than Japan's!

This means that the U.S. deficit is not only at record levels in DOLLAR terms, it is also the worst in relation to the size of its economy!

And now, the nonpartisan Congressional Budget Office has released a report revealing that, the way things are going, over the next 10 years, the federal deficit could be as much as FIVE TIMES LARGER than Pollyanna predictions you've been hearing from your government!

CONSEQUENCE #1: INFLATION is ALREADY rising again!

Washington has been pouring jet fuel onto the economy for three long years. And now, it's going to blow up in their faces — as the first inflationary firestorm of the new century rips through the economy.

In the last three years, the federal government has dumped more newly created dollars into the economy than any other time in history:

- Fed Chief Alan Greenspan cut interest rates 13 times in a row, driving them down to the lowest level in 45 years! That helped lower mortgage rates and created the greatest boom in mortgage refinancing of all time, pumping trillions of new dollars into the economy.
- Two massive tax cuts are dumping an additional 1.3 trillion new dollars on the consumer economy …
- And as we've just seen, the craziest deficit spending the world has ever seen effectively adds as much as $1 trillion more in 2004 — and even more than that in 2005 and beyond!

Safe Money Report - Devil In The Dow

No wonder the money supply has jumped a whopping 12.4% since June of 2000!

No wonder commodity prices are soaring at the fastest pace in three decades!

No wonder inflation is heating up again!

It's "economics 101" — as immutable as the law of gravity: All else being equal, the more dollars you have in circulation, *the less each one is worth!*

It's happening already: According to the government's own numbers, the rate of consumer price inflation has jumped to nearly double its June level!

... And now, the U.S. Department of Commerce has announced that producer prices surged at a mind-blowing rate of 0.8% in ONE MONTH!

Think of it: If it continues at that rate, inflation at the wholesale level could reach 9.6%! A few ticks more beyond that and we'd already have DOUBLE-DIGIT INFLATION!

Even worse: The Producer Price Index is a powerful leading clue to where consumer prices are headed!

This Bond Crash Gives You The Potential To

Rake In Up To 456% GAINS!

Bonds can be great investments, especially when you want greater safety. But what most people don't realize is that when inflation and interest rates are rising, bonds can sink in value. And during certain turbulent times like I see coming now, bonds can fall as rapidly as many stocks.

How? Simple.

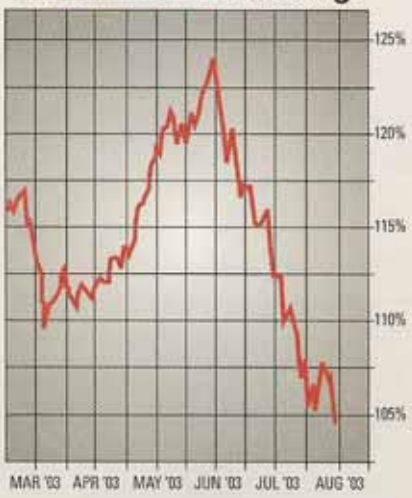
Let's say you recently paid $10,000 for a 30-year bond that gives you 4% interest. You put the bonds in your portfolio. And you figure your $10,000 is safe, right?

Wrong! Suppose inflation rises, pushing interest rates up. Suppose the government starts borrowing like crazy, pushing interest rates up even more.

And let's say that, after this goes on for a while, the government one day offers a brand new 30-year bond. The new bond is virtually identical to yours but it pays TWICE as much interest — 8%.

How much do you think your old 4% bond — paying only HALF as much as the new bond — is going to be worth now?

Bond Prices Are ALREADY Crashing!



Answer: Probably close to HALF what you originally paid for it! That's right. Your old bond would likely have plunged in value by about 50%!

And that's exactly the type of thing that can happen to bonds now that inflation and interest rates are going up again.

What if you don't own any bonds and never will? Sorry, but that doesn't get you off the hook.

You probably own bonds indirectly: Much or MOST of the money you've invested in an insurance policy, in a bank account or a fixed-income mutual fund is probably invested in bonds.

And heck, if bonds — supposed to be relatively "safe" — are crashing, what do you think is going to happen to even riskier, more volatile investments like most stocks and mutual funds?

You need to insulate your wealth now. More than that: You need to discover the investments that can make you up to 456% RICHER as interest rates *spike higher:* Send for your FREE copy of my *INTEREST RATE BONANZA* investments guide now!



"Make the right moves now, and not only can you insulate your wealth, you can also seize potential profits of up to 714% with investments that fit this powerful NEW megatrend hand-in-glove!"

— Martin D. Weiss, Ph.D.



CONSEQUENCE #2:

Crashing bond prices and soaring long-term interest rates are now virtually LOCKED IN!

Runaway deficit spending and the resurgence of inflation are unadulterated DISASTERS for bonds!

Who in their right mind is going to buy or hold a bond that yields 5% when the money they're going to get back is likely to be worth, say, 9% less? That would be idiotic — like intentionally buying an investment that virtually guarantees you a 4% LOSS!

Hey, if Washington thinks I'm going to lend them MY money, and pay *THEM* the equivalent of 4% a year for the privilege, they've got another thing coming.

That's why so many bond investors are dumping their bonds — and it's why you can count on this trend accelerating in the months to come.

The first major cracks in the U.S. bond market appeared last July — as Washington's record-shattering deficits and rising inflation fears triggered the bloodiest bond crash in 16 years.

Now, with federal deficits soaring ever higher ... with record-shattering numbers of new bonds hitting the market month after month ... and with the worst commodity price inflation in 30 years now a reality, a catastrophic bear market in bonds is now virtually LOCKED IN.

In 2000-2002, you got a first-hand look at one of the bloodiest stock crashes and bear markets in history. Trillions of dollars in invested wealth was wiped out. The economy ground to a standstill. Unemployment skyrocketed. Big-name corporations went bellyup.

But in 2004 and 2005 — as the bond crash accelerates and deepens — you're going to face even greater dangers to your wealth.

CONSEQUENCE #3:

This fledgling recovery and stock market rally are DOOMED!

You don't have to be a Nobel prize-winning economist to figure out what crashing bond prices, soaring interest rates and inflation are going to do to this recovery and stock market rally:

■ Historically crashing bond prices have consistenly triggered stock market declines.

■ And soaring interest rates are the LAST thing the U.S. economy needs now. They will smash the mortgage market which is supporting residential real estate ... make it far too costly for auto companies to offer discount financing deals ... and slash demand wherever credit is a major factor in a purchase decision.

■ But rising inflation may prove to be the most dangerous of all.

Low-margin firms that have to pay more for raw materials, but can't raise their own prices are going to be between a rock and a hard place. Rising inflation would erase their earnings ... and smash their stocks to smithereens.

In the months ahead, you're going to see the same kind of squeeze among companies that have to buy large amounts of natural resources but find it difficult to raise prices.

■ **The major airlines are going to be hit HARD:** Why? Simple: They need enormous amounts of fuel. And those fuel expenses are about to skyrocket. But demand is soft at best, and intense competition from low-cost carriers makes fare hikes nearly impossible.

■ **U.S. manufacturers will also suffer.** Not only will they have to pay ever-higher prices for their raw materials, they'll also need enormous amounts of energy in the manufacturing process. Worst of all, they're competing against companies in China and elsewhere that pay workers 20%, 10%, even 5% of what an American employee makes.

■ **U.S. carmakers will get hit four ways:** First, the "triple-zero" (zero down, zero interest, zero payments until next year) promo-

Safe Money Report - Devil In The Dow

tions have brought next year's sales into this year. Car buyers, who normally would have been buying cars later, have already bought them in 2002 and 2003. Now, what happens in 2004?

Second, higher interest rates will discourage many buyers, who will either buy used cars instead of new ones — or delay purchases altogether.

Third, the carmakers' costs for steel, plastics (made from petroleum) and other materials are going up, up, UP.

And fourth, much of their profits come from selling high-priced, gas-guzzling SUVs. But if history is any indication, consumers are going to shift to more fuel-efficient vehicles as gas prices soar in 2004 and 2005.

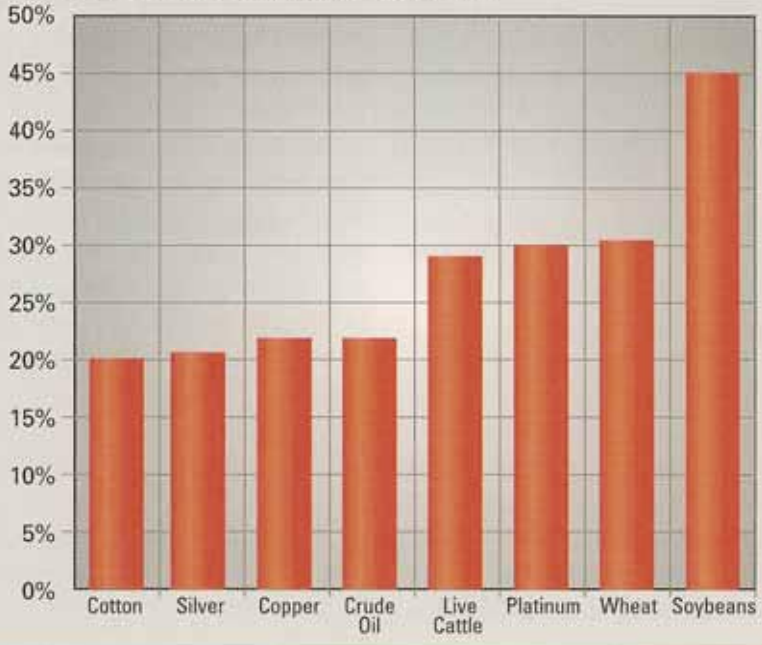
So you see, entire sectors of the stock market are going to be hit hard as inflation takes hold in 2004-2005.

But OTHER sectors are going to positively explode in value, delivering rich gains to savvy, early-bird investors. And I want you to be one of them!

Inflation is ALREADY RISING!

The last time producer prices jumped 9% in a year was a quarter-century ago ... and not long thereafter, consumer price inflation soared 9.3% in 1978 ... 12.8% in 1979 and 11.8% in 1980!

This time, even if inflation doesn't rise that far, ANY increase in inflation from current levels will be devastating. Commodity prices are already surging. Producer price inflation is already accelerating. It's only a matter of a short time before we see the impact on consumer prices!



Now that you know what's ahead, you have an ENORMOUS advantage over other investors

To help you make the most of this profit opportunity, I've just put the finishing touches on four eye-opening reports designed to help you reap profits of 398% ... 545% ... up to 714% or even MORE.

Each of these investment guides would normally sell for $89. But because this is unfolding so rapidly ... because the danger to your wealth is so significant ... and because the profit potential is so large, I want to rush all four of them to you absolutely FREE OF CHARGE.

Each one of these outstanding guides is designed to help you insulate your wealth and potentially profit in one of four specific areas:

Profit Opportunity #1

Grow richer as bonds crash!

Send for your FREE copy of my ***INTEREST RATE BONANZA*** report, and discover the special no-load mutual fund that was specifically designed to make you richer in this environment:

- If the 30-year Treasury bond price falls 10%, your fund shares are designed to RISE by 10% ...
- If it falls 20% your shares are designed to RISE 20%, and ...
- If it falls 30%, you shares are designed to RISE 30%.

Now, I'm willing to bet that you've never heard of this fund. Heck, I'd even bet that your broker

Safe Money Report - Devil In The Dow

"This is one of the few times in your life when the future is as clear as glass. Put these new economic and stock market dynamics to work for you NOW, and they could make you a not-so-small FORTUNE!!"

— Martin D. Weiss, Ph.D.



doesn't know it exists! Yet it's run by a large mutual fund company and getting your shares is as easy as making a single phone call or jumping online. Plus, you pay no entry or exit fees. And the fund has never been involved in any trading shenanigans.

With the deficit ballooning wildly out of control, inflation rising and long-term interest rates surging, I expect Treasury bond prices will fall by AT LEAST 20% in over the next year or so, handing you a potential gain of AT LEAST 20%!

In fact, the only way to lose money is if interest rates decline. And with interest rates already near 45-year lows … with Uncle Sam borrowing money like mad … even the Fed is admitting that higher interest rates are inevitable.

In your FREE copy of ***INTEREST RATE BONANZA***, I name this fund, show you exactly how and where to buy it, PLUS how to maximize your profits.

Or if you prefer, go for the jackpot — and up to 714% profits!

I also introduce you to a class of investment that could make those profits pale by comparison — IF you have some money you don't mind putting at higher risk.

Indeed, right now, you have an opportunity for the greatest leverage with interest rates you've ever seen — or that you're ever likely to see. With investments costing as little as $50 to $100, you can potentially control $1 million-worth of interest-sensitive investments.

That's the equivalent of 10,000-to-1 leverage!

■ Recently, interest rates rose by less than one-half of a percent. On that tiny, tiny move, one of these interest-rate options rose 714% in just a couple of months! And that's after deducting a $100 per trade commission charge.

■ A related interest-rate investment did even better. If you had acted promptly, you could have bought it for just $125. But even if you dilly-dallied and wound up paying $250 for it, it STILL soared to $1,390 — a gain of 456% in just a month!

■ Now, with any decent move in interest rates — say, one-half to three-quarters of a percentage point, these investments — which cost as little as $50 to $100 each — could suddenly be worth $1,000 to $1,500 a piece!

And a truly MAJOR interest rate move — like the ones I see coming — could generate pre-commission gains of up to $5,000 or $10,000. If you started with 20 of them (your cost: around $2,000), you could wind up with more than $100,000!

Moreover, as long as you stick with the purchase of these investments, there's virtually no risk beyond your original $50 to $100 investment. No margin calls or forced liquidations are possible. You CAN lose money. But even if I'm totally wrong, your loss is limited to your investment plus any commission you pay your broker.

And yet your profit potential is virtually unlimited. This is a speculation that lets you sleep at night but that can make you a not-so-small fortune.

I give you a quick education on all the risks and the potential rewards, in your FREE copy of my ***INTEREST RATE BONANZA.***

Profit Opportunity #2

Pile up profits as the dollar DIVES!

Soaring federal deficits also mean rising inflation and a crashing dollar — and therein lies a whole new series of truly TREMENDOUS profit opportunities.

For starters, you can invest in two relatively conservative "contra-dollar" mutual funds that I've chosen precisely for this situation. These are mutual funds that are especially designed to go UP in value whenever the dollar goes DOWN in value.

Safe Money Report - Devil In The Dow

Both funds are offered by two large, well-respected American fund companies and are immediately available through almost any broker — or directly from the fund companies themselves. You can buy them just like any other mutual fund. They charge no loads or fees to get in or to get out. They never invest in stocks. And they own exclusively instruments with the high ratings.

I give you all the details — including the funds' names and how to buy them — in the second FREE guide I've created for you — my *INFLATION BONANZA*!

Or better yet, capture up to 398% in potential PROFITS NOW!

I admit it: I'm notorious for being conservative. I absolutely love identifying a major trend and then finding relatively conservative bets that let me reap a solid double-digit return with very little risk. And banking gains of 20% or 30% on the bond and dollar crash — two megatrends that have already established themselves and show no signs of ending anytime soon — is great.

But sometimes, I'm not so conservative. In times like these — when it's clear that Washington's wild spending is locked in for YEARS — I find it hard to resist the temptation to take a flyer. Not with a lot of cash, mind you … and not with money I can't afford to risk.

And right now, a handful of what I call "dollar-disaster-options" can be had for a song. What's more, they give you virtually unlimited profit potential when the dollar falls … but strictly limit your risk.

An investment of just $4,380 in these types of options could be worth …

- $12,680, if the dollar falls 10% — a 187% profit.
- $21,940 if the dollar falls 20% — a 398% profit.
- $31,190 if the dollar falls 30% — a 609% profit.

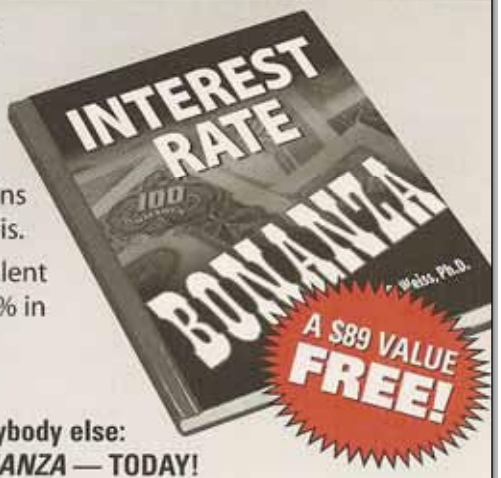
If I had to make a forecast right now, I'd predict that the dollar is going to fall AT LEAST another 20% in the months ahead. And if I'm right, you could pocket a once-in-a-lifetime payday of up to 398% — and that's after a $100 per trade commission charge!

If I'm wrong … if Washington suddenly balances the budget and stops flooding the world with dollars … if inflation suddenly and miraculously reverses itself and the dollar begins rising again — the most you can lose is your initial investment of $4,380 — but not a penny more.

Can you see why it is absolutely IMPERATIVE that you send for your FREE copy of my *INFLATION BONANZA* right away? In it, I give you all the ins and outs of this rapidly unfolding dollar debacle … warn you of the pitfalls to avoid … help you insulate your savings, your investments and your

Up To 714% Profits As Bond Prices CRASH!

- Why the great bond crash of 2004-2005 is now almost inevitable.
- How to insulate your stocks, bonds, mutual funds and more.
- The mutual fund that makes you 1% richer for every 1% DOWN-TICK in bond prices.
- Dr. Weiss' special stock market strategy for potentially reaping gains of 60% … 70% … 80% — even DOUBLING YOUR MONEY in this crisis.
- Little-known, often-ignored investments that give you the equivalent of 10,000-to-1 leverage — that could make you profits of up to 714% in as little as a month with strictly limited risk!
- And much, MUCH more!

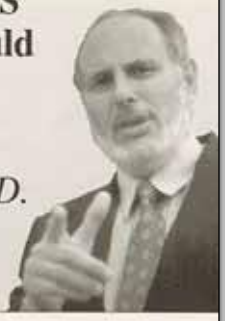


This great bond market crash isn't going to wait around for you or anybody else: Send for your FREE copy of Dr. Martin D. Weiss' *INTEREST RATE BONANZA* — TODAY!

"Let me introduce you to the MUTUAL FUNDS … the STOCKS … and the little-known ALTERNATIVE INVESTMENTS that could make you up to SIX TIMES RICHER as these events unfold.

"Send for your FREE investment guides TODAY!"

— Martin D. Weiss, Ph.D.





retirement … and explain exactly how to maximize your profit potential in this rare and remarkable megatrend!

Profit Opportunity #3

Double — or even QUADRUPLE YOUR MONEY as these locked-in events CRUSH some stocks — and send others SOARING!

I've shown you why runaway deficits and rising inflation are going to wipe out many areas of the stock market.

But OTHER sectors are going to positively explode in value, delivering rich gains to savvy, early-bird investors. And I want you to be one of them!

Inflation is already driving the price of many commodities sky-high, including industrial metals, natural resources and food. And the companies that produce, distribute and sell these commodities or products to the public will do extremely well in 2004 and 2005.

In your FREE copy of my ***STOCK MARKET BONANZA*** investment guide, I name the single, number one natural resource investment that I think is ideally positioned for truly spectacular profit potential in this unique new environment. It's extremely easy to buy at any time. It gives you a broad play on the entire sector. And even BEFORE natural resources take off in price, it has already more than DOUBLED in value, with much more likely to come!

Plus, I give you a list of the stocks most likely to crash and burn. Even if you do nothing more than avoid their purchase, this information could save you a fortune. And if you go beyond — with investments that are specifically designed to go up as they decline — you could turn the disaster into a profit bonanza!

Profit Opportunity #4

CASH IN yet AGAIN as gold shoots for the moon!

When the U.S. dollar declines in value, you can pretty much count on gold prices shooting for the moon. And I'm already helping my SAFE MONEY readers profit handsomely from this megatrend!

When gold prices edged modestly higher in 2001-2002, the gold stocks we recommended skyrocketed by an average of more than 84.3%:

■ On 1/03/01 when we tol SAFE MONEY readers to bu Agnico-Eagle gold shares, the were selling for $6.06. O 04/29/02 when we issued ou "sell" signal, the shares had hi $14.80.

That's a 144% gain — enoug to turn your $25,000 investmen into $61,000!

On 7/2/01, when we told SAF MONEY readers to buy Roya Gold gold shares, they were sellin for $4.00. On 04/29/02, when w issued our "sell" signal, the share had hit $9.75.

That's a 144% gain — enoug to turn your $25,000 investmen into $61,000!

On 1/3/2001, when we told members to buy shares in Glamis Gold, it was trading at $1.50. On April 29, 2002, when we issued ou "sell" signal, the shares were trading at $6.35.

RESULT: A 323% GAIN!

PLUS, we recently advised *SAFE MONEY* members to take another major round of profits in Glamis Gold, bringing the average gain on our entire Glamis position to a whopping 562%.

To order, call TOLL-FREE 1-800-236-0407 • Page

Of course depending on the actual prices investors achieved and the commissions they paid, their results may have varied for the better or the worse. But 562% is enough to turn a $25,000 investment into $165,500!

I sincerely hope your stocks did as well over the past few months. But if not, please don't fret. This great new bull market in gold still has a long, LONG way to go!

When those stocks were exploding in value, the U.S. federal deficit and trade deficits were under control, and the U.S. dollar was still strong.

But now, deficits are soaring. The president and the industrialized world are working around the clock to devalue the U.S. dollar. Commodity prices are surging. And producer price inflation has already started to accelerate, signaling an inflationary period ahead.

Plus as you'll see in your FREE copy of my third gift for you — my ***GOLD BOOM BONANZA*** profit guide — the threat of war, terrorism and economic instability now has hundreds of millions of savers in China and India stampeding into newly opened gold markets there.

And as if that wasn't enough, the world's mines are cutting production at the same time the largest central banks have agreed to strictly LIMIT their gold sales!

All of these forces, converging at the same time and place, promise to drive gold through the roof, generating opportunities to make another round of 562% gains or even MORE.

In your FREE copy of ***GOLD BOOM BONANZA,*** I name the three gold mining companies that give you the best profit potential with the least possible risk. For example …

■ **Gold Mining Company #1: Ounce for ounce, one of the most profitable in the industry!** This company hasn't enjoyed as much of the rally in gold as other companies have, but I expect it to start catching up with the rest of the pack soon. It has 5.3 million ounces of proven and probable reserves, and is producing gold at an unbelievably low cost of $100 per ounce. That makes its nearly 600,000 ounces of gold production per year some of the most profitable in the industry.

■ **Gold Mining Company #2: Huge reserves, declining production costs!** This is a top international junior producer that holds nearly 4 million ounces of proven gold. Its total production costs have been running on the high side, at over $231 an ounce, but that is likely to decline substantially in the months ahead. Chief reason: It is actively reducing the cost of hedg-

Up to 609% profits as the U.S. dollar PLUMMETS!

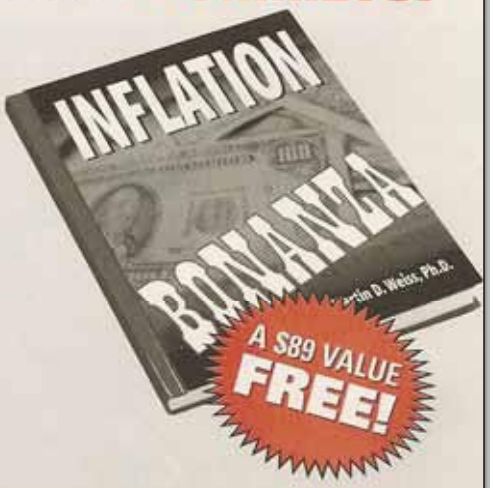
■ Why the world's governments — including OURS — are now dedicated to cutting the U.S. dollar down to size …

■ How runaway federal deficits and the coming bond crash virtually guarantee a falling dollar and rising inflation as far as the eye can see …

■ Two little-known mutual funds that jump when the dollar dives …

■ Companies and entire sectors that will be SMASHED by the crashing dollar — PLUS a simple stock market strategy that you could use to earn up to 100% when their stocks crater …

■ "Dollar-disaster-options" with the potential to turn $4,380 into as much as $12,680, if the dollar falls 10% — a 187% profit … $21,940 if the dollar falls 20% — a 398% profit, or … $31,190 if the dollar falls 30% — a 609% profit!



Don't miss out on this rare opportunity! Send for your FREE copy of Dr. Martin D. Weiss' *INFLATION BONANZA* today!

"In 2003 alone, we led our members to gains in GOLD STOCKS of 99% ... 144% ... up to 562%!

"And unless I miss my guess, we'll do even BETTER in 2004 and 2005. I urge you: Send for your FREE investment guides RIGHT AWAY!"

— Martin D. Weiss, Ph.D.



ing. This is a gold miner whose share price was once as high as $15 at a time when gold bullion was worth far less than it is today. But if you move quickly, you can still own it for less than $3!

■ **Gold Mining Company #3: Like getting FREE GOLD!** It's sitting on a hoard of 7.9 MILLION OUNCES of gold, worth an astonishing $2.8 BILLION, even at the low evaluation of $360 per ounce. Since the company's total market cap is only about HALF that — just $984 million — buying this company's shares is like getting FREE GOLD!

Last year, it produced more than a quarter-million ounces of gold at a cash cost of only $182 per ounce. Even with gold at $360, the company earns a gross profit of $178 on every ounce it pulls out of the ground. Put simply, it's selling gold at nearly DOUBLE its cost of production!

Now, I can't predict the future, no one can, but I believe that each of these companies now has the potential to do even better than the stocks that just generated gains of up to 562% for us. And in your FREE copy of my ***GOLD BOOM BONANZA*** guide, I name these and other outstanding gold stock plays for you ... give you strategies to maximize your profits ... and much, much more!!

Multiply your gold profit potential two times ... five times ... up to EIGHT TIMES OVER with fabulous gold options plays like these!

Not satisfied to settle for 562% gains on this big move in gold? Willing to take a bigger risk — maybe even accept a few short-term losses — in order to shoot for a much, MUCH bigger reward?

Great! Your FREE copy of my ***GOLD BOOM BONANZA*** introduces you to a whole class of gold investments designed to multiply your profit potential!

■ Recently, you could have bought six contracts of the $400 call options on gold for a limited-risk investment of $1,240. You could have cashed them in on September 25 for a 545.2% profit after $100 per trade commissions, or $6,760.

■ On another trade, you could have invested a modest $1,550 in gold mining call options ... then, two months later, sold them out for a 922.6% profit. That's a profit of $14,300, more than ten times your money!

■ On a third trade, you could have invested a modest $1,600 in call options on my favorite gold shares index — and five months later, you could have walked away with $24,100 in profits. That's more than SIXTEEN times your money — in just FIVE MONTHS!

And even if you get caught in losing trades, your losses are strictly limited to the amount you invested, plus commissions. Look, if gold options could have handed you profits of this magnitude on a mere 10% increase in the gold price, imagine your profit potential if gold prices double! These options are so powerful, they could turn a $10,000 molehill of money into as much as $92,200 ... or $25,000 into as much as $230,500!

I give you a quick complete education on these fabulous gold options in your FREE copy of my ***GOLD BOOM BONANZA*** investment guide!

Profit Opportunity #5

QUADRUPLE YOUR MONEY in the great energy BONANZA of 2004-2005!

Imagine for a moment that you're a member of Organization of Petroleum Exporting Countries (OPEC.) You know the U.S. government wants the dollar to fall precipitously in value.

In short, you know that the dollars you're going to get for the oil you sell to the West are going to be

Safe Money Report - Devil In The Dow

worth less and less and LESS. Indeed, every time the dollar drops 1% in value, you're going to get 1% less for your oil.

What would YOU do?

You'd raise oil prices — right?

RIGHT!

And it's already happening. This year, the price of oil has busted through the $40 barrier and surged to the highest level in history. Plus, in addition to the falling dollar, there are THREE other powerful factors driving oil prices higher:

First, oil demand is surging, especially in China, with no let-up on the horizon.

Second, supplies are tight. Oil producing nations are already stretched to their limit.

And ***third,*** world terrorist networks are now specifically targeting oil supplies.

How high could oil prices go?

Not long ago, Osama bin Laden promised to drive oil prices to $144 per barrel.

Can he? Will he? Before you answer, consider these facts:

- Just recently, Al Qaeda-inspired gunmen attacked and killed five Western engineers at a petrochemical complex in the Saudi Arabian Western coastal city of Yanbu — a major psychological blow to the world's oil markets.

Then, within just a few weeks, there was a second, even more violent attack in Khobar, a major oil region on Saudi Arabia's other the Eastern coast. This time, they killed at least 22, again shaking the markets.

What would be the impact of a major supply disruption? Consider the history ...

- During the Arab oil embargo of 1973, crude oil surged to $12 per barrel, the equivalent of about $55 today.
- After the Iranian revolution, it reached $38. In today's dollars, that would be about $86! And
- In 1990, the mere fear that supplies might be cut off pushed

If you had followed SAFE MONEY's Gold Stock Picks from 2001 through 2003

You Could Have Turned $25,000 Into As Much As $165,500!

Closed Positions

Stock	Buy	Price	Sell	Price	AVERAG GAIN/LO
Stillwater Mining	8/4/2000	28.00	6/06/2002	15.35	-45.18%
Placer Dome Inc	1/3/2001	9.44	6/10/2002	12.54*	33.15%
Durban Roode-ADR	3/7/2002	2.35	4/29/2002	3.39*	44.26%
Newmont Mining	2/20/2002	15.00	4/29/2002	29.84	98.93%
Glamis Gold	1/3/2001	1.50	9/08/2003	9.93*	562.00%

*Of course, depending on the actual price investors received and commissions they paid, their results may vary for better or worse. Past performance is not indicative of future results, and there were some losing trades during this time. *Average price.*

Please — do NOT delay: Send for your FREE copy of Dr. Martin D. Weiss' *GOLD BOOM BONANZA* right away!

Safe Money Report - Devil In The Dow

crude oil prices up 125% in just 60 days!

■ Even more disturbing, there is now a very real probability that the wars in the Middle East could trigger popular uprisings against governments still friendly to the West — and that massive oil reserves could fall into the hands of Islamic extremists, as they did in Iran.

If that happens, all bets are off! Osama bin Laden's promise to drive oil prices to more than $144 per barrel may not be quite as wacky as it sounds.

Result: Rising energy stocks. For example, between January and November 2003, Marathon Oil stock rose 39.1% in value … Massey Energy Company jumped 43% … Fuelcell Energy soared 105.5% … YPF SA skyrocketed 175.8% … and Williams Companies exploded 247.4% higher!

Just imagine how high select oil stocks could go if OPEC continues cutting production!

Important note: Do NOT run out and buy stock in Marathon Oil … Massey Energy … or Williams Companies. These companies have already experienced substantial gains. I want you to get in on the ground floor of the coming oil bonanza with stocks that you can still buy at reasonable prices. And I'll name them for you in your FREE copy of ***ENERGY BOOM BONANZA!***

For example …

Energy stock #1 has paid a fat dividend yield of 12% in the 12 months ending March 2004. In addition, the stock has gained 36% in the past year alone. I know of no other investment that can give you such high yields PLUS such solid opportunity for profit at the same time.

Energy stock #2 operates pipeline systems and transports and stores natural gas, coal, and other energy products. In the most recent annual report ending December 2003, revenues were up 56% and net income rose 15%. The stock is set to soar and pays a healthy *quarterly* dividend yield of 6.1%.

Energy stock #3 explores and

Between April 2002 and this writing, our average gain on closed-out gold trades has been an impressive 161.99%.

Our best trade? On January 3rd, 2001, SAFE MONEY recommended Glamis Gold at $1.50 per share. On April 29 2002, subscribers were advised to sell half their positions for $6.35 — a 323% gain. And on September 8, 2003, SAFE MONEY issued the final sell signal for the balance of the position at $13.50 — a gain of 800%. That's a combined total gain of 562% — enough to turn $20,000 into $132,400!

And we're planning to do even better in 2004 and 2005! Find out how: Send for your FREE copy of Dr. Weiss' ***GOLD BOOM BONANZA*** right away!



Up to 562% gains as gold prices SOAR!

■ Why gold prices are destined to continue their meteoric rise in 2004 and beyond — why demand is soaring worldwide while supplies are rapidly declining, and why central banks won't be able to control gold's price explosion this time around.

■ The three best gold stocks you could buy now. The best bargains in the gold market — like getting FREE GOLD! And how you can use them to potentially earn gains of up to 562% like we did in 2002 and 2003 — probably MORE!

■ The ONE gold mutual fund you should buy NOW.

■ Often-overlooked gold vehicles and strategies that give you the potential to multiply your money by a factor of up to TEN in 2004-2005 — enough to turn $25,000 into as much as $275,000 — and do it with strictly limited risk!

■ And much, MUCH more!

To order, call TOLL-FREE 1-800-236-0407 • Page 13

produces oil and gas in the Gulf of Mexico, New Mexico, Texas and Louisiana, along with select foreign interests. Profits are up 172% since last June, and its share price is on a roll as well—up 24% in the last three months. The dividend is tiny but the potential for price appreciation is explosive.

And I'll name them for you — PLUS how to use select options on energy stocks to potentially multiply your profit potential by up to ten times over — in your FREE copy of my ***ENERGY BOOM BONANZA!*** investment guide.

Again — buying these options is riskier that just buying the underlying stock. You *can* lose money. But when energy stock prices rise, they can also make you richer than Midas. And right now, a handful of these energy options are dirt cheap. What's more, they give you virtually unlimited profit potential as energy prices soar, but with strictly limited risk.

PLUS, I'll show you how an investment of just $1,270 in an often overlooked type of energy investment could be worth …

- $4,000 if oil goes to $46 per barrel — a 207% profit …
- $6,000 if oil goes to $48 per barrel — a 364% profit …
- $8,000 if oil goes to $50 per barrel — a 522% profit, and …
- $10,000 if oil goes to $52 per barrel — a 679% gain …

If I had to make a forecast right now, I'd predict that oil prices are going to jump AT LEAST $50 in the months ahead. And if I'm right, you could make up to 522%! And that's after deducting a $100 per trade commission charge.

Send for your FREE copies of all FIVE valuable guides right away!

So why would anybody in his or her right mind offer to *GIVE YOU* five such valuable gifts absolutely FREE?

In the interests of full disclosure, I must admit: I have an ulterior motive. You see, once you've seen how completely these four volumes protect you … how much they can enrich you … and how easy they are to use, I sincerely believe you'll be hooked. A customer for life.

Plus, you're going to need regular monthly updates on my economic analysis, ratings and investment advice.

And that's why I've decided to rush you all five guides — ***INTEREST RATE BONANZA … INFLATION BONANZA … STOCK MARKET BONANZA … GOLD BOOM BONANZA …*** **and** ***ENERGY BOOM BONANZA*** **—** a $445 value, in all — absolutely FREE with your trial subscription to my SAFE MONEY INVESTOR SERVICE.

PLUS, to help you make the most of this major megatrend and the enormous profit potential it offers you, I want to include three MORE superpowerful investment tools, absolutely FREE:

Media Praise

- ***FORBES*** named Dr. Weiss "MR. INDEPENDENCE."
- Investigative journalist **JACK ANDERSON** calls Dr. Weiss GUTSY and reports that his insurance ratings are "THREE TIMES MORE ACCURATE" than anyone else's in the business.
- **THE GENERAL ACCOUNTING OFFICE of the U.S. CONGRESS (GAO)** heralded the fact that Weiss beat his closest competitor by a factor of 3 to 1 in warning of insurance company failures.
- ***BARRON'S*** agrees, saying the GAO report is a "glowing tribute to Weiss."
- ***THE WALL STREET JOURNAL*** calls Martin D. Weiss, Ph.D., "FEISTY."
- ***ESQUIRE*** notes that Dr. Weiss' firm is "The only company [that] provides financial grades free of any possible conflict of interest."
- ***THE NEW YORK TIMES*** says Dr. Weiss was "the first to see the dangers and say so unambiguously."
- ***FORTUNE*** said he provides "The most comprehensive source" of information.
- ***WORTH*** says, "Weiss' record … is so good compared with that of his competitors, nervous buyers need look no further."

Safe Money Report - Devil In The Dow

"An investment of just $1,270 could be worth up to $8,000 IF OIL GOES TO $50 PER BARREL — A 522% GAIN!

"Send for your FREE copy of *Energy Boom Bonanza,* plus four MORE investing guides *RIGHT AWAY!*"

— Martin D. Weiss, Ph.D.



BONUS GIFT #6: *Dr. Martin D. Weiss' RETIREMENT MIRACLES* — a $89 value, FREE! Whether you're planning for your future retirement and in need of investment ideas and strategies with the potential to plump up your nest egg …

… or already retired and would welcome practical ways to protect your principal and help you double or even TRIPLE the income your investments are giving you …

… I'm convinced my RETIREMENT MIRACLES will be a godsend to you!

In this comprehensive volume, I expose the hidden dangers to your Social Security and pension and how to protect yourself from their demise… name the investments strategies that give you the greatest likelihood of restoring what the bear market stole from you … and guide you to the world's best income investments!

BONUS GIFT # 7: Dr. Martin D. Weiss' *STOCK MARKET SAFETY NET* — a $89 value, FREE! Owning any stock — even the handful of hardy companies I'm recommending now — exposes you to risk. You never know when a surprise news event or economic report could send the entire market — including YOUR carefully selected stocks —lower.

The good news is, there's a simple way to eliminate the lion's share of that risk — and install a safety net under your entire portfolio — with a single telephone call. Previously, this strategy was available primarily to super-rich and supersophisticated investors. But now, in this eye-opening report, I tell you specifically, who to call, what to say, and what to do!

BONUS GIFT #8: GET OUT OF THE WAY OF THE GREAT DEFICIT DISASTER OF 2004 — a $89 value, FREE! The federal government's crazy spending has presented you with two choices:

- You can either watch passively while the deficit disaster of 2004 rips through your portfolio and threatens to ruin your financial future. Or …
- You can turn the deficit disaster into the profit opportunity of a lifetime.

In this eye-opening guide, I give you clear, step-by-step instructions to help insulate your savings and investments from the worst of consequences. And in my companion reports, you'll learn how to convert these crises into major profit opportunities!

Plus, I give you a complete guide to the investments that could insulate you from the deficit disaster, while giving you the best possible income and growth with safety. Based on my completely unbiased, conflict-of-interest-free Weiss ratings, I name the …

- 100 lowest-risk, highest-income stocks in America,
- 20 safest mutual funds in America,
- 50 safest banks for your CDs and checking accounts, and
- The 20 safest insurance companies for annuities and life insurance.

Next, I show you how, in the wake of the deficit disaster, you could be able to …

- Buy Treasury bonds at bargain-basement prices to lock in luscious, high yields of 7%, 8%, even 10% for the next 30 years.
- Pick up grossly undervalued blue-chip stocks with the potential to double your money in a hurry … and multiply it by many times more with time.
- Buy a new home, choice land and other properties for a song, provided you have plenty of cash. (If you don't have cash, and you must borrow, the strategy is

When Weiss Speaks, Washington and Wall Street LISTEN!



The National Press Club

Dr. Weiss presents his white paper on the brokerage industry — "Crisis of Confidence on Wall Street" — to the National Press Club in Washington, D.C., just a few steps from the White House. The conference is attended by representatives of Dow Jones, Associated Press, *Newsweek*, *Money*, Agence Presse, *NPR Marketplace*, *Kiplinger's Retirement Report* and several others.



The United States Congress

Dr. Martin Weiss names companies that are lying to the public. Outraged industry insiders launch a media campaign to try to silence him. But Congress asks the U.S. General Accounting Office (GAO) to compare Weiss' ratings to Wall Street's. The GAO study is a "glowing tribute to Weiss," according to *Barron's*.

Subsequently, Dr. Weiss delivers his scathing indictment of Wall Street and Main Street to all 100 members of the U.S. Senate, ensuring that every senator on the Hill has documented proof of the abuses and a comprehensive outline of the solutions at their fingertips.



FOX News

Dr. Weiss stuns the nation with his list of major blue-chip companies that are now in danger of failure — and reveals how U.S. government economic tinkering can only make matters worse, dooming the U.S. to a more prolonged economic seesaw.



CNBC, CNNfn, PBS and More

Dr. Weiss launches an exhaustive — and exhausting — schedule of media appearances. In 2002 alone, he granted more than 100 television and radio interviews — including multiple appearances on CNBC, plus CNNfn, *Nightly Business Report* and scores of other television and radio programs — to alert investors to Wall Street's crimes and to demand reform.



NBC Nightly News

Dr. Weiss warns millions of viewers of more companies in danger of going bellyup … exposes the blatant lies that are propping them up … and urges investors to join him in a nationwide crusade to demand full and fair disclosure from public companies.



ABC's Nightline

Anchorman Ted Koppel brings industry insiders face to face with Dr. Weiss — their toughest critic. They swear Dr. Weiss is wrong about hidden dangers in their companies — but within days, another of America's largest firms goes bankrupt, costing investors billions. **America's leading news organizations and even the U.S. Congress turn to Dr. Martin D. Weiss for 100% objective, conflict-of-interest-free analysis and advice.**

Safe Money Report - Devil In The Dow

"Knowing what's next can give you a MASSIVE advantage over other investors — but only if you ACT on it — and soon!

"Send for your EIGHT FREE INVESTMENT GUIDES — a $712 value — TODAY!" *— Martin D. Weiss, Ph.D.*



entirely different, because mortgage rates are about to soar.)

That's TOTAL of 8 valuable investment guides — $712-worth of timely, power-packed tools — FREE — just for accepting a half-price, risk-free membership in my SAFE MONEY INVESTOR SERVICE!

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Feast your eyes on these astonishing membership benefits!

Right off the bat, you'll get *SAFE MONEY REPORT* — the moneymaking, money-saving backbone of my SAFE MONEY INVESTOR SERVICE.

Every month, *SAFE MONEY REPORT* seeks to ...

■ **Grow your CONSERVATIVE portfolio faster:** Fed up with lousy little 1% returns in CDs and money market funds? That's for the birds!

I have a better way with Safe Money's Mr. Conservative portfolio!

I give you my clear "buy," "hold" and "sell" advice for every investment in the Mr. Conservative portfolio in every issue of *SAFE MONEY REPORT.*

■ **Light a fire under your portfolio with more SPECULATIVE investments that soar — even in these rocky markets:** If you're comfortable investing part of your nest egg in more speculative investments, we can REALLY kick your wealth building into high gear.

■ **Enhance the safety of your money, cut your losses and boost your profits with updated Weiss Ratings in *SAFE MONEY REPORT!***

■ **Help protect you from the nightmare of an institutional failure with our exclusive safety ratings on banks, S&Ls, insurance companies, brokerages and more:** No doubt about it, as the economy continues winding down, you're going to see ever-increasing number of failures at U.S. financial institutions.

And if they're holding YOUR money when they go belly up, it could be FROZEN. You could be locked out of your own accounts for weeks before regulators sort things out.

I don't want that to happen to you!

And it doesn't have to — as long as you're getting my objective, conflict-of-interest-free ratings for America's most dangerous banks, S&Ls, brokers and insurance companies in *SAFE MONEY REPORT!*

■ **Help you anticipate — and PROFIT from — major market movements with monthly updates of the Weiss Early Warning System:** Each month — and more often when necessary — you get clear, unhedged, hard-hitting opinion and advice on when and how I expect the next market move will occur.

■ **Save you BIG bucks on brokerage commissions:** *SAFE MONEY REPORT* is the only advisory in America that regularly surveys the commissions, service and safety of more than 600 U.S. brokerages. So if you want to save a bundle on commissions — this is your most comprehensive source.

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■ Check out our latest **Flash Alert** for urgent actions needed to protect and grow your wealth …

■ Get crucial moneymaking insights with my **daily commentary …**

■ Review *SAFE MONEY REPORTS'* hot-off-the-press **market forecasts** for stocks, bonds, mutual funds and more …

■ Take a look at the latest **portfolio updates** — for our Mr. Conservative and Mr. Speculator investment portfolios …

■ Use our powerful **investing tools** to get the latest stock quotes … maintain your portfolio online … get valuable research on stocks and mutual funds …

■ **And much, much more**

Other investment websites charge up to $460 for two years of access — but they can't offer you Weiss ratings. These are ONLY available on the SAFE MONEY WEB SITE!

And this powerful, money-making, money-saving resource — a $460 value — is yours FREE as a member of my SAFE MONEY INVESTOR SERVICE!

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Whenever major developments in the economy or financial markets makes it crucial that I get urgent advice to you in the fastest way possible, I'll rush you a **FLASH ALERT.**

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The U.S. Media RAVES About Weiss' Accuracy!

■ "[Dr. Weiss] predicted companies like Enron and WorldCom were in trouble months before they went downhill." — *Neil Cavuto, FOX News Channel*

■ "[Weiss'] uniquely objective approach has consistently made the *Weiss Safety Ratings* a reliable source for unbiased insurance company evaluations." — *Financial Services Advisor*

■ "This is the kind of information that you want to have. Always controversial and always the advice we want to hear and use in our lives." — *Steve Crowley, American Scene Radio*

■ "Weiss' ratings correctly identified some of the worst-performing stocks of recent months. The lowest-rated shares including US Airways Group, JDS Uniphase and Xerox have lost an average of 33.1%, while the highest-rated stocks are up an average of 14.9%." — *Los Angeles Times, National Edition*

■ "The leader in identifying vulnerable companies." — *Barron's*



Safe Money Report - Devil In The Dow

When Was The Last Time YOU Felt This Good About YOUR Investment Analyst?

■ **My money is safe and growing!**
"Because of your advice, I avoided the carnage of the last three years. I also made money on the gold mining stocks that I traded during the last three years."

— L.P., Weirton, WV

■ **You deserve a Medal of Honor!**
"I award to you a medal of honor for protecting an older, self-supporting, divorced woman who isn't very rich. (I work as a secretary.) I believe God has a special reward for a person who helps widows and orphans and divorced women. May God shower you and yours with blessings for all the help you have given me!

"Had I not had your information, I could have sustained 40% to 50% losses. THANK YOU — THANK YOU — THANK YOU — AND GOD BLESS YOU AND YOURS!!!"

— P. O., Ft. Lauderdale, FL

■ **Thank you for saving me an awful lot of money!**
"Thank you so much for all your help! I now understand a little of all the shenanigans that go on in the financial world. You explain in a most lucid and entertaining way to a layman what is happening, and as I read the *New York Times*, the whole scenario is unfolding so far in the way you predicted. What a service!

"Thank you for saving me an awful lot of money."

— H.V., Nyack, NY.

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— L.P., Boynton Beach, FL

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No, I can't guarantee you profits. No one can. But if I don't save or make you money, just let me know and I'll rush you a full refund of every penny you paid for your subscription. PLUS, even after the first year, you can cancel at ANY TIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

And, of course, in the unlikely event that you decide my service isn't for you, everything you've received in the meantime is yours to keep — completely without cost or obligation.

But the most crucial reason to accept your new membership is best presented by current members ...

■ A subscriber in Aurora, Colorado, writes, "We've worked hard

Safe Money Report - Devil In The Dow

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- And because you get my profit recommendations DAYS before they would otherwise reach you by mail, you can act to shield your wealth and capture important profit opportunities long before other investors even know they exist!
- Check DAILY updates to keep your money safely growing: Between issues, the SAFE MONEY web site lets you keep up with our latest Flash Alerts and our daily commentary on the hottest investment news.
- Make more prudent financial decisions …



for our money. We need the best return we can muster if we are ever going to be able to retire. It's time to fire my other advisor. I just don't have deep enough pockets for stuff that doesn't work. I wish I had signed up for your 2-year rate instead of just one. Is it too late to add another year on? Thank you for your help and support. I look forward to a long and prosperous relationship."

- And K. Williams of Tampa, FL, says, "I was reluctant to subscribe to *Safe Money Report*. I've subscribed to financial reports before and found some value, but none met my expectations. This Safe Money Report site, alerts, e-mail are fantastic. Your investing strategies and advice are easy to follow, specific and clear, and suit me. You have a subscriber as long as I am an investor. You are tops. Subscribing IS *the single best move* I made in my investing life."

Now — can I guarantee that you will do as well as these subscribers? No. But these kinds of results do prove it's possible. And after all — you'll never know unless you give Safe Money a fair try!

I urge you — let my SAFE MONEY INVESTOR SERVICE help you TAKE CONTROL of your financial future — NOW!

This is a watershed moment in your life. As I said at the outset of this article, three paths lie before you. Only ONE of these paths really makes sense:

I want you to TAKE CONTROL of your investments — and get the guidance and advice that keeps your money safe and introduce you to the investments that are already soaring 124% … 141% … up to 562% even in these tricky times.

Please — for your own sake — join me in my SAFE MONEY INVESTOR SERVICE today!

Look, I want to help you set YOUR OWN agenda for your more successful financial future now. Why go even one more day without the safety and profit potential my

PLUS, the SAFE MONEY WEB SITE lets you ...

- Quickly and easily research any company or mutual fund traded on Wall Street ...
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- No other investment web site even comes close to giving you all this — not even the ones that charge $230 a year. And yet, you get it all FREE as part of your SAFE MONEY INVESTOR SERVICE membership!

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Sometimes, things happen too fast for a monthly publication to keep up. Maybe it's the pending default of a major country ... or an eye-opening morsel of economic news that requires immediate action.

Whatever the event, SAFE MONEY's Flash Alerts — rushed to you via e-mail or fax (your choice) — get Dr. Weiss' analysis and advice to you almost instantly!

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SAFE MONEY INVESTOR SERVICE can offer you.

You've put this off long enough — and delaying has cost you a bundle. It's time to ACCEPT this risk-free invitation to join me in my SAFE MONEY INVESTOR SERVICE.

To apply for your membership, just complete and mail the FREE GIFT CERTIFICATE on page 23 of this report or dial TOLL-FREE 1-800-236-0407 today.

Please — if your financial security means anything to you — let me hear from you right away!

Warmest regards,

Martin D. Weiss

Martin D. Weiss, Ph.D.
Editor, Safe Money Investor Service

P.S. Respond NOW by dialing TOLL-FREE **1-800-236-0407** and you'll receive a ninth valuable gift — absolutely FREE — BEFORE YOU EVEN HANG UP!

THE SINGLE BEST PLACE TO INVEST $10,000 NOW is a 30-second introduction to my #1 investment pick right now. I don't want to give too much away now, but let me just say that it ...

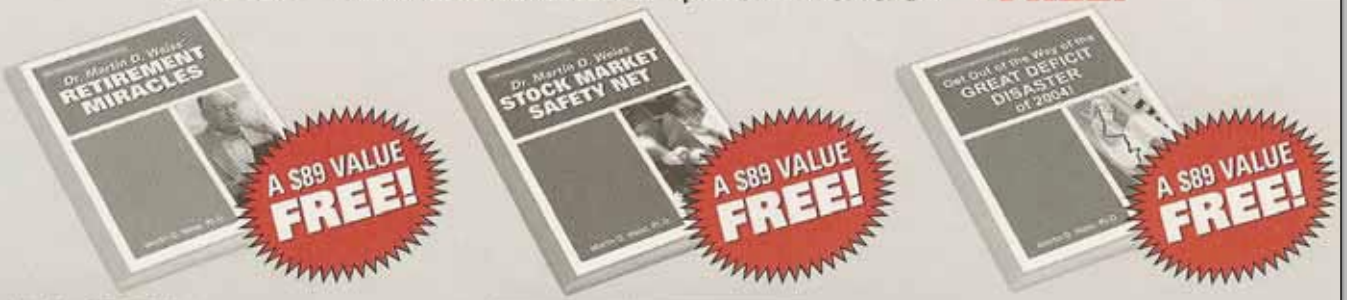
- Is perfectly suited to today's unfamiliar new investing environment ...
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Take a full year to decide for yourself. You must be absolutely delighted with the profits you earn — or just let me know and I'll rush you a full refund of every penny you paid. PLUS even after the first year, you can cancel at ANY TIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

And of course, everything you've received in the meantime is yours to keep — completely without cost or obligation — in the unlikely event that you decide that my service isn't for you.

Martin D. Weiss

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You're my good luck charm!

"I pay you to keep me informed, and that's what you did, saving me thousands of dollars. I feel sorry for those who lose money on the market and blame it on bad luck. Their bad luck is that they did not subscribe."

— L.C., Galt, CA

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Washington's Spending Spree Can Make YOU Up To

SIX TIMES RICHER

in as little as 24 months!

- **DEFICIT SHOCKER:** The federal deficit is already TWICE what Washington claims — more than ONE TRILLION DOLLARS for 2004 and even more in 2005 and beyond!
- **INFLATION SHOCKER:** The dollar has already hit 11-year lows against the British pound and all-time lows against the euro … the rate of consumer price inflation has already nearly doubled … and producer price inflation has surged at a shocking annualized rate of 9.6%!
- **INTEREST RATE SHOCKER:** The bloodiest bond market crash in 17 years has begun … it has already triggered a SPIKE in long-term interest rates … and now threatens to HAMSTRING the fledgling recovery and stock market rally!

INSIDE:

- Why each of these disturbing new megatrends will not only continue but **ACCELERATE** in 2004-2005…
- **URGENT SELF-DEFENSE** for cautious investors, and…
- Investments with the potential to make you up to **SIX TIMES RICHER** by DECEMBER 31, 2005!

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Judgement Day

In 2005, the dollar was falling out of bed against other currencies around the world. My client and I felt that this meant both dangers and opportunities for investors and that the theme would be an excellent one for a direct mail piece.

Notice that throughout the package, that we make it clear that this is not a forecast, that the dollar is already crashing.

Notice that we make an excellent case for why the dollar is going to fall even further in the months ahead.

Notice how we show how investors are already making money on this trend — up to 279% profits on various contra-dollar investments.

Finally notice that it failed miserably.

Failure to this package, in my opinion was due to two factors:

First, our prospects were evidentially NOT already having this conversation with themselves. Few were even aware that the dollar was falling on the international markets.

Secondly few people are aware that there are ways to make money when the dollar declines. Even fewer are comfortable with these somewhat exotic investments.

Larry Edelson's REAL WEALTH REPORT
SPECIAL EMERGENCY FORECAST ISSUE
March 2005

World-class stock-picker Larry Edelson — who accurately forecast the gold stock explosion of 2002-2004 and the oil stock windfall of 2003-2004 … and who led investors to stocks that soared as much as 800% — reveals how *today's* hottest megatrend could *make YOU MASSIVE PROFITS in 2005-2006* …

JUDGMENT DAY For The DOLLAR!



- **The value of the dollar — YOUR DOLLARS — is crashing worldwide:** To a 5-year low against the Japanese yen … a nine-and-a-half year low against a basket of currencies … and still *another* all-time low against the almighty euro — down a whopping 40% from its recent highs!
- **Now, 2 DOLLAR TIME-BOMBS** — *true financial weapons of mass destruction* — are set to detonate at virtually any moment, turning today's dollar "decline" into an all-out panic.
- **A small handful of savvy investors** who heed this warning and *ACT NOW* can reap windfall profit potential!
- **Profits of 52% … 129% … up to 279% Possible!** ***The ONLY Kind of Investments You Should Own Now:*** 5 often-overlooked stocks and mutual funds set to soar as each one of these time-bombs explodes. ***Buy them now … or kick yourself later.***

I have never been more concerned about your financial security than I am at this very moment.

The dollar disaster I've been warning you about for many months is here. And it's getting uglier by the day.

Just as I warned, the U.S. dollar is falling against the euro … the Japanese yen … the Swiss franc — and even against Third World currencies like the Colombian and Uruguayan pesos.

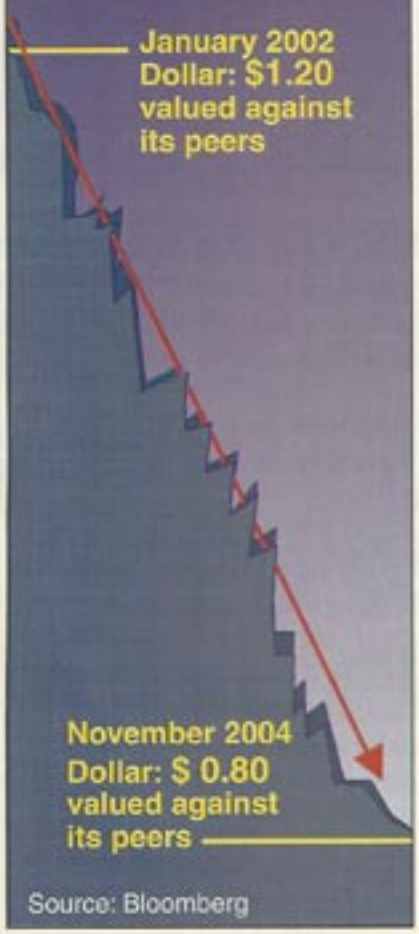
As a result, many of the things you pay for every day are costing you more. Since this dollar disaster began, textile prices are up 8% … livestock prices are up 14% … food prices are up 17.5% … oil prices are up 65% … and metals prices are up a whopping 77%!

And soaring producer prices — up nearly twice as much as

(Continued …)

Crashing Dollar:

The Turbo-Powered Engine That's Driving My Recommended Investments UP and UP!



(Continued from front cover)

consumer prices — are signaling far greater consumer inflation ahead.

This is just the beginning. As you're about to see, this dollar disaster is locked in for many months to come. Not only that, for reasons I'll explain in a moment, it's set to accelerate into the steepest decline in memory.

The good news is, you don't have to sit idly by and let this dollar crisis hurt you. You can turn the dollar's decline into a veritable gold mine — *IF* you own the handful of investments that naturally soar when the dollar sinks:

I'm not asking you to take anything on faith here. Even though this dollar disaster has just begun, contra-dollar investments are already leaving the market averages in the dust!

For example: Since this dollar decline began in 2001, the S&P 500 is down 3.5% and the Nasdaq is up less than 1% — but …

■ **A select number of stocks and mutual funds have benefited *directly* from a weaker dollar and have already soared 4% … 14% … up to 22.8% so far in this dollar disaster!**

■ **Select dollar hedging investments are rising steadily:** The Baring Currency Umbrella Fund has gained 20.4% … Goldman Sachs Global Currency Fund — Dollar Plus has gained 24.2% … yet another Goldman Sachs Global Currency Fund has gained 24.5% … and Emerging Markets Debt and Currency Fund has returned 67.6%. That's more than FIFTY TIMES the gain in the average Nasdaq stock!

■ **Select ENERGY stocks are spinning off huge profits:** Repsol YPF is up 50.2% … Total SA's shares are up 62.2% … Occidental Petroleum has jumped 120.9% … and Sunoco is up a whopping 129.7%!

■ **Select GOLD stocks are skyrocketing:** Newmont Mining is up 163.6% … Meridian Gold is up 176.6% … Goldcorp has jumped 187.8% … Kinross Gold is up 230.8% … Gold Fields Ltd. is up 242.9% … and Freeport McMoran has skyrocketed 279.1%!

But please — do NOT jump into these stocks or funds right now. They've already seen huge

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gains. In a moment, I'll introduce you to some of the 8 stocks and mutual funds I'm counting on for equivalent potential — or even better — as the next phase of this great dollar disaster unfolds.

And even that may turn out to be a conservative estimate of the money this dollar disaster could make you.

Why? Because …

2 Financial Time-Bombs Are About To Send The Dollar Plunging Even FASTER!

Two massive financial time bombs — 2,000-pound bunker-busters of the financial world — are on the verge of vaporizing what's left of the dollar's value, making all the gains we've seen so far pale in comparison.

■ **These time bombs are enormous:** Each has more destructive power than any financial threat you've faced in your investing lifetime. I'm talking about a $36 trillion explosion: *Twice the amount lost in the tech wreck and three times the size of the entire U.S. economy!*

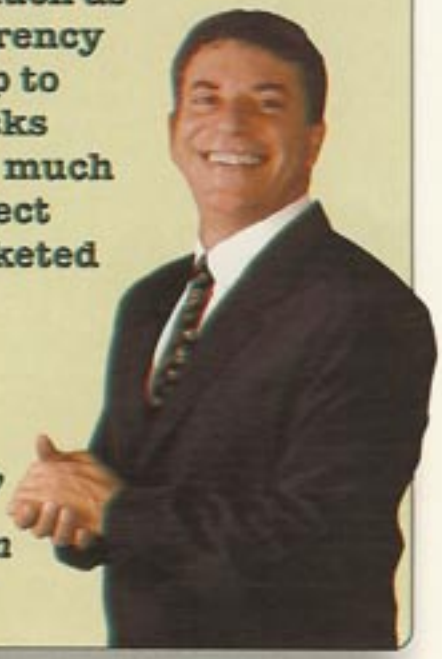
■ **They're impossible to defuse without doing massive damage to the economy:** In fact, the only way the authorities could neutralize these time bombs is by killing the recovery and smashing the stock market — something no politician in his right mind would even dream of doing!

"Even though this dollar disaster has just begun, contra-dollar investments are already leaving the market averages in the dust!

"Select stocks and mutual funds have already jumped as much as 22.8% … foreign currency funds have soared up to 67.6% … energy stocks have skyrocketed as much as 129.7% … and select gold stocks have rocketed as much as 279.2% higher!

"Now, it's time for you to get *your* share of the profits!"

— Larry Edelson



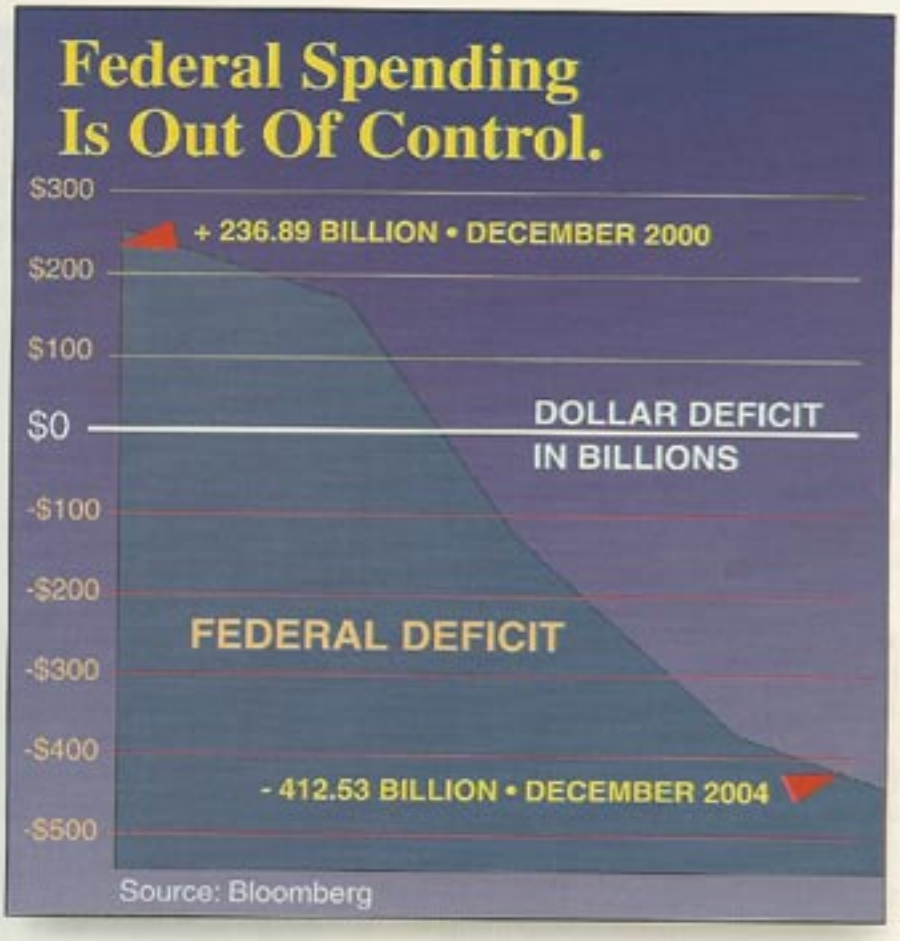
■ **They're on hair triggers:** The slightest misstep by regulators … the most innocent-sounding comment by a foreign central bank … virtually any unexpected event could easily set off a chain reaction that would leave the U.S. dollar in ruins virtually overnight.

I'm writing you today because I want you to USE this locked-in mega-trend to capture a true investment windfall — with 5 often-overlooked contra-dollar stocks and mutual funds, each one specifically designed to hand you huge profits when the dollar crashes!

In a moment, I'll introduce you to the investments I'm counting on to make you 52% … 129% … up to 279% richer as the dollar continues to fall. First, let me reveal the two financial time bombs that not only ensure that this dollar crisis is here to stay, but also mean it's likely to deepen — making your profit potential even greater …

(Please turn …)

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(Continued from page 3)

Financial Time-Bomb #1:

Washington's Debt Bomb Is About To Nuke The Dollar!

It's no secret that Washington's run-away federal deficits triggered today's dollar crisis. The U.S. government's lack of fiscal discipline has rattled many foreign investors, driving them out of dollars and into other investments.

Foreign investors have every right to be nervous. Since 2001, Washington has been spending money like a drunken sailor on shore leave. In 2004, the federal deficit hit an all-time record of $412 billion, driving the national debt to a record $4.26 trillion — more than $60,000 for every family of four in the country.

It took 200 years for the national debt to reach $500 billion. We're now adding that much debt every single year!

I wish I could tell you that this debt orgy will end soon. Unfortunately, that simply isn't the case. Neither the White House nor Congress is saying or doing one blessed thing to cut these obscene deficits. To the contrary: Late last year Congress passed a $388 billion appropriations bill that's literally stuffed with pork barrel projects. And it increased the level of the debt limit by $800 billion, meaning the federal government can now borrow up to $8.2 trillion with no plan for how to pay it back.

Make no mistake: Run-away federal deficits triggered today's decline in the dollar. And since there's no end in sight to these deficits, it's clear that the declining dollar will be a fact of life as far as the eye can see.

But don't count on the dollar's decline being a gradual descent to a "soft landing." Foreigners who invest in the U.S. dollar are *not* likely to act with moderation or compassion.

To understand why, imagine you have a flaky uncle. He lives like a king, spends every penny he earns and saves nothing. Even worse, he's in debt up to his eyeballs. In fact, he has to borrow money just to pay the interest on all the money he owes. Even a blind man could see that he's on the verge of bankruptcy.

Now, he wants to bum *more* money off of you so he can make ends meet, and promises that he'll pay you back at some date in the future.

What would *you* do? Would you loan that flake another cent?

I sure wouldn't! But that's precisely the situation foreign

investors now find themselves in. To them, Uncle Sam is getting flakier with each passing day. He spends everything he collects, and then bums hundreds of billions more from other countries to finance his out-of-control spending.

Put simply, the rest of the world is beginning to see us for what we are: A debtor nation, slouching towards financial disaster. They're beginning to wonder if we'll ever be able to repay the $2.6 TRILLION we've borrowed from them so far. And they're beginning to think that to buy more dollars would be to throw good money after bad: the dumbest thing they could possibly do.

They're right, of course. The sinking dollar is a terrible investment for foreigners. To them, it seems like Uncle Sam is offering a sucker deal:

"Buy dollars and then loan them to me for ten years. In return, I'll give you a piece of paper — a Treasury note or bond — that promises to pay you a ridiculously low 4.3% or 4.4% interest.

"And not only that, I'll pay you back with dollars that are collapsing in value by 10% … 20% … 30% or even more."

I ask you: Who, in his right mind would take a deal like that?

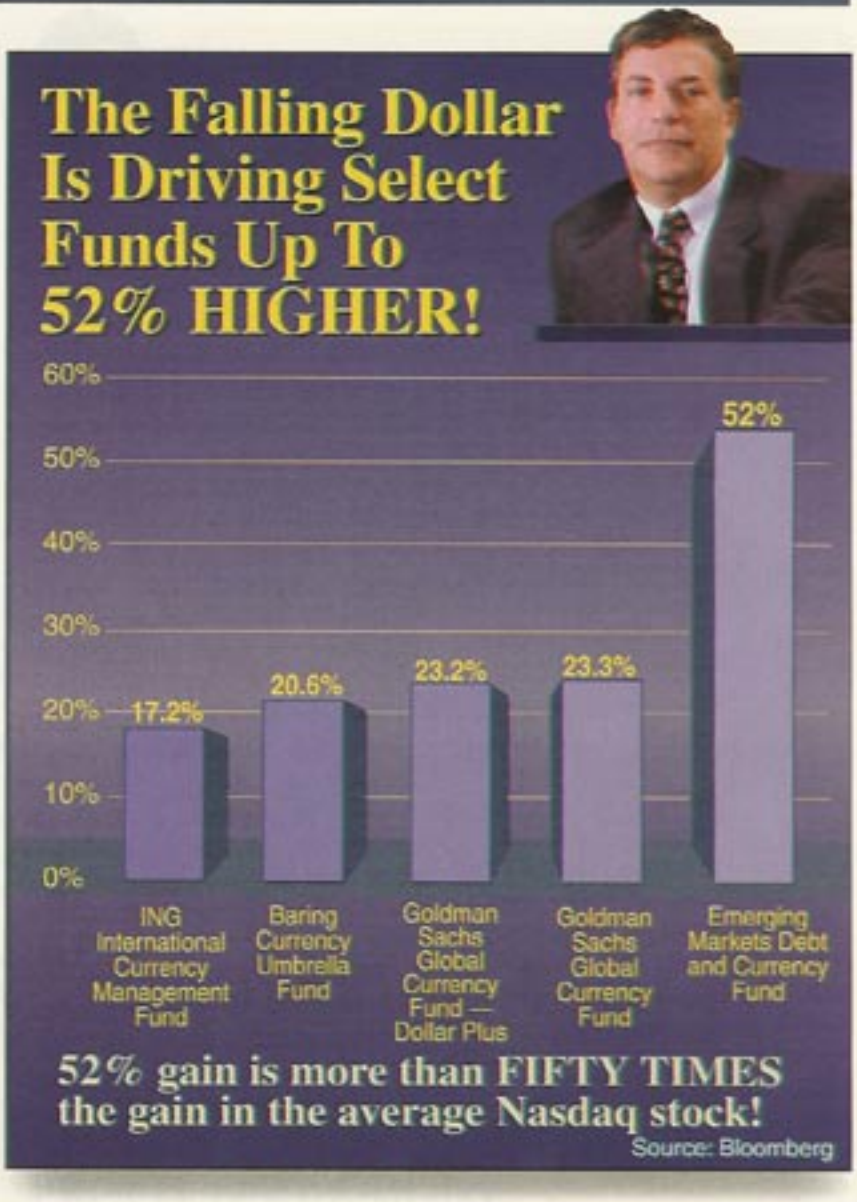
And what investor worth his salt would buy dollars and Treasuries now when he knows that Washington's out-of-control deficits mean that a tidal wave of Treasury securities will be hitting the market in 2005, 2006 and beyond?

It's nothing more than economics 101: A burgeoning supply of Treasuries drives Treasury prices down and interest rates up. So why should an intelligent investor buy a ten-year Treasury today that pays only a 4.3% yield when they can wait for a while and lock in yields of 6% … 8% … or even higher?

Why would they hold dollars when their value is falling like a rock?

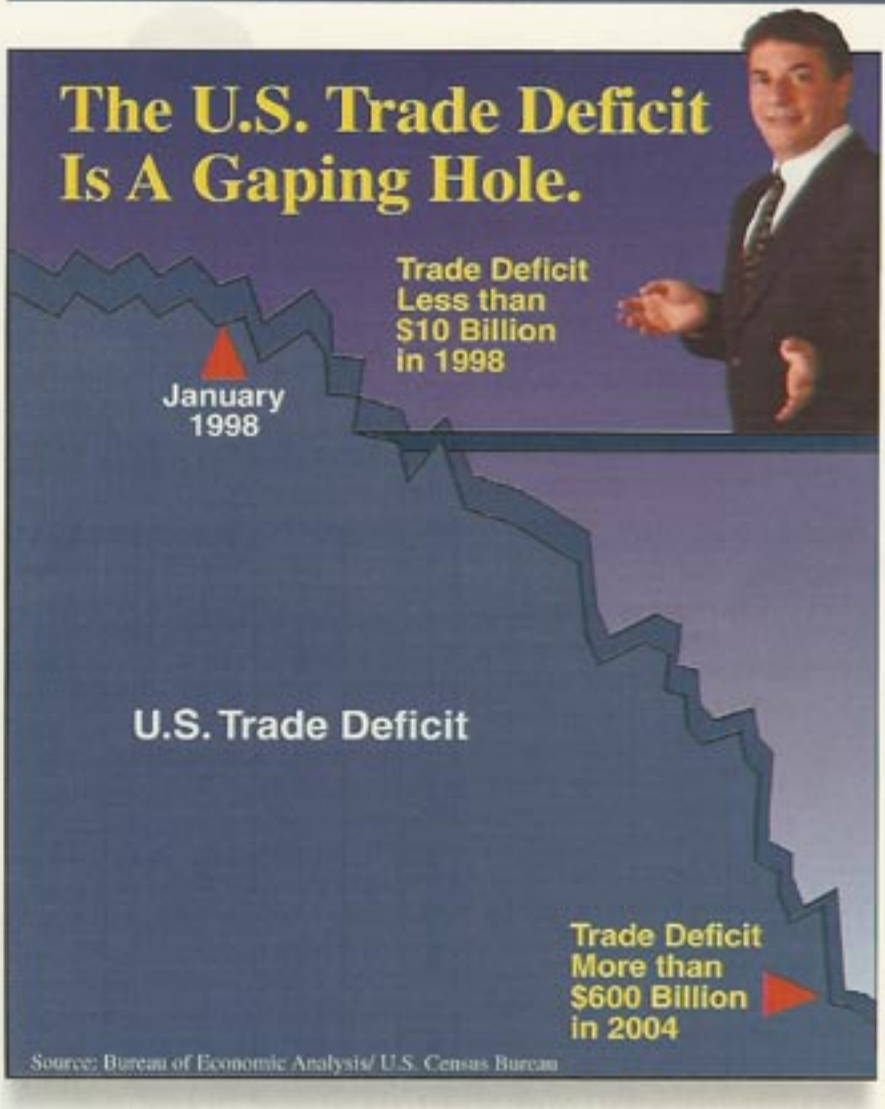
That's why I'm warning you now: Today's dollar decline could very well turn into an all-

(Continued on page 6 …)



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(Continued from page 5)

out panic in 2005 — as foreign investors not only refuse to buy dollars but also *dump* the dollars they already own.

Don't take my word for it: Even officials at the International Monetary Fund are publicly worrying about a collapse in the dollar that would send shock waves through the global economy. Recently, a top IMF official warned that these sky-high U.S. budget deficits are in danger of triggering a run on the dollar that could reduce its value by another 40%!

He's not alone.

■ Stephen S. Roach, chief economist at Morgan Stanley & Co. in New York, says *"Global imbalances have now gotten to the point where something has to give."*

■ Former U.S. Treasury Secretary Robert Rubin recently warned that foreign investors are losing confidence in U.S. — and that losing the $2 billion-a-day financing to the U.S. could create a catastrophe in the investment markets.

■ Even Fed chief Alan Greenspan recently cautioned that the record budget deficit was a *"problem of potential instability"* and warned of a coming *"debt maelstrom"* as foreigners lose faith in the U.S. economy. And on November 19, Greenspan went even farther, warning, *"Anyone who has not appropriately hedged his position by now is obviously desirous of losing money."*

If they're right, there will be economic hell to pay.

A 40% collapse would nearly double the U.S. cost of European and Asian products … drive your cost of living sky-high … force U.S. mortgage rates to surge by leaps and bounds … and much, much more!

More importantly, all signs tell me it will drive contra-dollar investments like those introduced later in this report sky-high in value — and generate profits that make the triple-your-money gains we've seen so far pale by comparison.

And there's another reason why today's dollar crisis is likely to become far more severe in the months ahead …

Financial Time-Bomb #2:

The Trade Deficit Is About To Blow Up In Uncle Sam's Face!

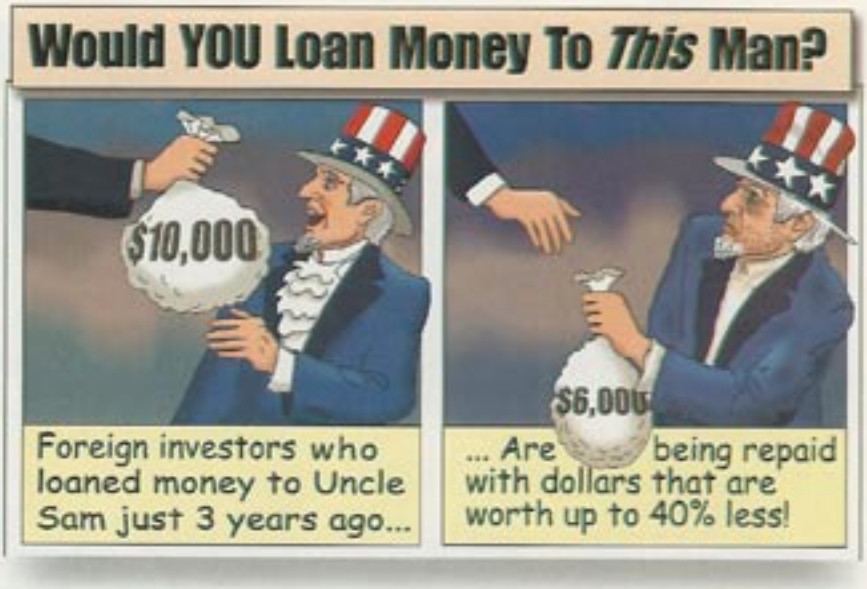
In normal times, today's skyrocketing federal deficits would be enough to crash the dollar all by themselves. But foreign investors are also eyeing a SECOND deficit with truly enormous destructive force.

I'm talking about the U.S. trade deficit: The difference in the value of the products we import and those we export.

As recently as 1991, we had a trade *surplus* — meaning the U.S. exported more than it imported. But today, it's just the opposite: In 2003, we imported a record $496.5 billion more than we exported. Now, the trade deficit is expected to hit $613 billion in 2004, and a whopping $670 billion in 2005.

For the last few years, this explosion of the trade deficit has actually helped boost our stock and bond markets. Reason: A big chunk of the money foreign countries were earning from their exports came back to the U.S. to buy our stocks and bonds.

But now, all of that is coming to a screeching halt. Foreign central banks are reducing their allocations to U.S. dollar investments. Some are hinting they want to get out of U.S. dollars altogether. And if history teaches anything, it's that this trickle of foreign dollar dumping could become a tsunami at virtually any moment.



Look. In the early 1970s, just like today, the United States was bogged down in a war costing billions of dollars a year. Then, as now, the United States was running large budget and trade deficits. Like now, U.S. consumers had accumulated record levels of personal debt. And like now, the dollar began plunging against key foreign currencies, pushing oil and gold prices through the roof.

By 1980, U.S. consumer price inflation had hit 18%. The Prime Rate had soared to 22%. Gold prices had skyrocketed 292% to $850 per ounce. More to the point, contra-dollar investments like those I'm about to reveal took off like a moon rocket:

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Between 1970 and 1980, the Goldman Commodity Spot Index rose 150% … CRB Bridge Raw Industrial Index rose 140% … Reuter's Commodity Index rose nearly 200% … CRB Bridge Futures Index rose more than 200% …

- Aluminum jumped 66% and Tin rose 87.5% …
- Soybean prices increase almost 50% … Corn soared 196% … Wheat jumped 209% …
- Crude oil rose 253%, and Coal surged 385% …
- Silver rose 769% and Gold skyrocketed a mind-blowing 1,711%!

Can you see why I'm convinced that select contra-dollar investments are likely to make you many times richer in the months ahead?

Now, as a seasoned investor, you know that all investments contain certain inherent risk, and with any trading strategy you can lose money. But every signal I see tells me that the profit potential going forward is no less explosive than it was then.

Today's current account deficit is nearly DOUBLE what it was then, even in proportion to GDP. And the dollar has already crashed by 33% MORE than it had in 1987. PLUS global economists are publicly warning of an additional 30% to 40% drop directly ahead! Can there be any doubt what will happen next?

All the king's horses and all the king's men are HELPLESS to put this Humpty Dumpty back together again!

There are only two ways to defuse this dollar disaster:

1. Cut the budget deficit. Unfortunately, however, the cuts proposed in the new budget delivered to Congress in February add up to only $15 billion, or less than two *days* of regular government expenditures, and that's assuming Congress passes every single one. Meanwhile, the $80 billion to be spent on Iraq,

plus the cost of other proposals wipe out those hoped-for savings many times over.

2. Cut the U.S. trade deficit by slashing prices on U.S. products and services. But that would be tantamount to "deflation" — a disastrous situation that our leaders are seeking to avoid at almost any cost.

THE BOTTOM LINE: This dollar crisis is here to stay for the foreseeable future, and will continue generating massive profits in contra-dollar investments.

And odds are that the dollar's decline will turn into an all-out panic at virtually any moment — and multiply your profits by an order of magnitude!

Insulate your wealth and profit handsomely – with investments that are designed to SOAR when the dollar dives!

If you're ready to defend yourself against the crashing dollar, I'm ready, willing and able to help you!

I've just put the finishing touches on an Emergency Profit Guide designed to not only protect your wealth, but also to bring you potential profits equal to 52% … 129% … up to 279% or even more in 2005 and beyond.

FREE EMERGENCY PROFIT GUIDE #1:

In your FREE copy of *Dollar WINDFALL 2005*, I give you the full details on why the dollar is crashing … why Washington couldn't halt the dollar's demise now if it wanted to — and why it doesn't even want to.

I name the stocks that will get hit hardest … stocks that just about everybody owns but that you shouldn't touch with a 10-foot pole. And most importantly, I name 5 often overlooked stocks and mutual funds that soar when the dollar dives and interest rates rise.

■ **Dollar Windfall #1 — All-round protection against the dollar crash:** This is an often-overlooked, no-load mutual fund with 84% of its total portfolio in foreign government securities and cash and the balance in gold and gold shares. You get the safety and high yields of foreign government securities PLUS the profit potential of soaring gold stocks all in a single investment!

■ **Dollar Windfall #2 — Nearly FIVE TIMES BETTER than U.S. T-bills:** This CD, denominated in a key foreign currency, lets you collect

(Continued on page 10 …)

"This dollar crisis is here to stay for the foreseeable future …

"… and odds are that the dollar's decline will turn into an all-out panic at virtually any moment — and multiply your profits by an order of magnitude!"

— *Larry Edelson*



Send for your 5 FREE EMERGENCY PROFIT GUIDES today!"

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4.7 times the yield paid on U.S. 3-month T-bills AND gives you tremendous additional profit potential as the dollar continues to decline. A great double-play investment you should be buying right now!

■ **Dollar Windfall #3 — CD-beating dividends PLUS big profit potential:** This natural resource stock is enjoying soaring prices for its lumber products and offers you a respectable dividend yield PLUS the very real potential for impressive price gains as the falling dollar continues to push its revenues through the roof!

■ **Dollar Windfall #4 — Profit once when the dollar falls … once again when commodity prices surge … and once again as Canada's economy strengthens:** This I-share is made up of a basket of Canadian stocks with a heavy allocation to energy and materials stocks. You profit from the dollar collapse not one, not two, but three ways!

■ **Dollar Windfall #5 — Become a natural resource baron!** The fund aims to grow your capital and protect against inflation through investments in well-managed companies involved in natural resource production, processing, and transportation. It diversifies globally through investments in chemicals, base and precious metals, and minerals. Management is superlative: This fund is offered by the same family of funds that has delivered superlative performance with precious minerals, up 45% just in the past two months.

PLUS, I'll rush you up to TWO MORE exciting Emergency Profit Guides, ABSOLUTELY FREE:

FREE EMERGENCY PROFIT GUIDE #2:

Oil & Gas WINDFALL 2005 is your guide to leveraging rising energy prices to the hilt! In this eye-opening guide, I name stocks and mutual funds that make energy investors richer with every uptick in oil and gas prices … PLUS, my strategy for minimizing your risk while letting your profits run!

You'll discover ...

● **Double-Your-Money Profit Potential:** In the last year, the fund had stellar performance, up over 90%. The fund invests in many blue-chip miners like Newmont Mining and Glamis Gold. Plus, it also has stakes in up-and-coming miners like Ivanhoe Mines and Iamgold Corp.

● **12.6% dividends PLUS steady revenue growth:** This open-ended investment trust makes steady royalties on the distribution of oil and gas. Both its sales and earnings are growing, and yet it's still unbelievably cheap, selling at a P/E of just 11 — a mere 1.3 times its book value! What's more, the trust has only 30 cents in debt per dollar of equity, and it currently pays a whopping 12.6% dividend!

● **FOUR TIMES BETTER THAN CDs:** This company is a heavy hitter in the energy industry with 1,109 active, producing oil wells, 33 gas reinjection wells, 80 water injection wells, and 137 gas injection wells. That's how the Trust currently pays out a respectable $3.99 per share in annual dividends. The company's 10.14% dividend yield is over twice the yield of the 10-year Treasury note, and four times better than the one-year Treasury's CD yield.

● **The best way I know for you to profit directly from the surge in oil shipping costs worldwide.** The company is in the business of shipping oil internationally — to oil companies, oil traders, and government agencies. It transports more than 10% of the world's sea-borne oil and owns a fleet of more than 160 tankers, 75% of which are made of the environmentally-friendly, double-hulled variety. This preferred stock currently pays a nice dividend of 3.50% and is convertible into the common stock on its mandatory conversion date of February 16, 2006. You get the income *and* you have the opportunity to participate in the company's earnings growth!

FREE EMERGENCY PROFIT GUIDE #3:

Gold WINDFALL 2005 shows you why investors all over the world are turning to mankind's greatest store of value — and how this mass migration

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out of dollars into gold can make you a king's ransom in 2005 and beyond. Specifically, I name my 4 favorite gold stocks and 2 best gold mutual funds to own now.

For example, I'll introduce you to a gold share that is still selling for a song compared to its competitors, and that I expect to do some serious catching up in the months ahead. It has 4.3 million ounces of proven and probable reserves, and is producing gold at an unbelievably low cost of $114 per ounce. That makes its nearly 600,000 ounces of gold production per year some of the most profitable in the industry. Best of all, it's going for less than $15 a share!

Each of these Emergency Profit Guides is advertised nationally for $89 — $267 in all. But because of the sheer enormity of this opportunity, I want you to have them all without paying a penny. So for a limited time, I'm offering you all three crucial guides just for accepting a risk-free trial of my *REAL WEALTH* SERVICE.

Call TOLL-FREE 1-800-604-3649 and JUMP on these urgent recommendations RIGHT NOW!

The next phase of this dollar disaster is speeding towards us like a run-away freight train. But if you act now, you still have just enough time to call me … get your FREE copies of these three Emergency Profit Guides … and get comfortably positioned.

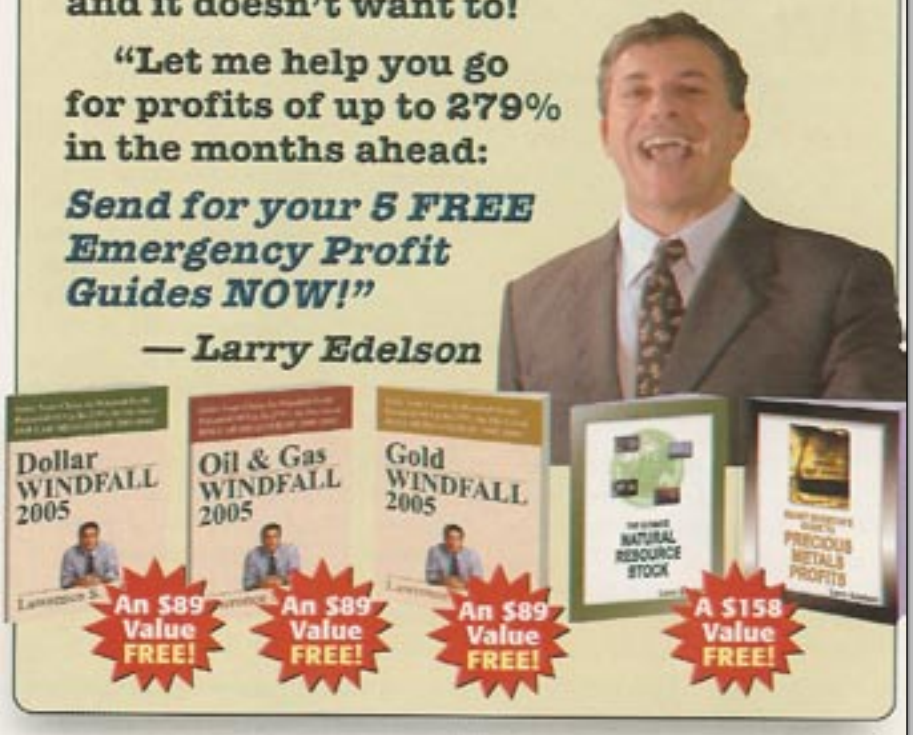
"The best thing about this red-hot mega-trend is that it's locked in for 2005-2006!

"The government couldn't stop the dollar's decline now if it wanted to — and it doesn't want to!

"Let me help you go for profits of up to 279% in the months ahead:

Send for your 5 FREE Emergency Profit Guides NOW!"

— Larry Edelson



Just pick up the phone right now and call us toll-free at 1-800-604-3649. Say that you want to sign up for a risk-free trial membership in my *REAL WEALTH* SERVICE at the No-Risk, Half-Price Introductory Rate: $99 for one year, $189 for two years and I'll rush ***Dollar WINDFALL 2005*** … ***Oil & Gas WINDFALL 2005*** … and ***Gold WINDFALL 2005*** to you!

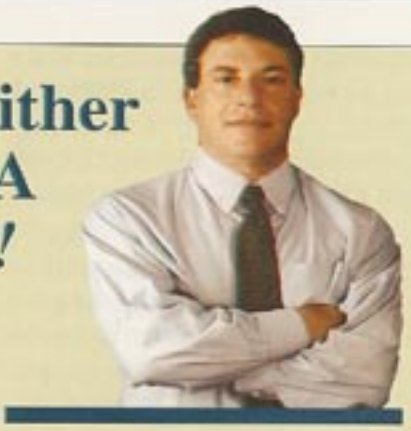
I've made sure that when you join my *REAL WEALTH* SERVICE, you get everything you need right away — and that it continues to give you regular updates electronically and via First-Class Mail, week after week:

Every month from now on — and more often whenever there's news to report — I'll give you everything you need to know to insulate your wealth and profit from the great dollar disaster of 2005-2006.

(Continued on page 13 …)

Call TOLL-FREE 1-800-604-3649 for more information.

This Dollar Disaster Could Either Make You Rich Or Cost You A Fortune. The Choice Is *Yours!*



Make no mistake: This dollar decline is already a disaster for YOUR dollars. Every dollar you earn and spend … every dollar of equity in your home … every dollar you've saved … every dollar you've invested … and every dollar you've put away for retirement is now being savagely gutted of its value.

Plus, when the dollar crashes, it inevitably leads to three dangerous trends in the economy:

1. Rising interest rates: Today's falling dollar means falling bond prices and higher interest rates ahead. For you, higher interest rates mean your payments on loans — including credit cards — are headed higher. Plus, higher interest rates mean lower demand for U.S. real estate, which could burst the real estate bubble, cut the value of your home and slash your equity.

To publicly traded companies, higher rates mean higher borrowing costs, lower demand for high-priced products and lower earnings. To you, that translates into sharply lower dividends and share values.

2. Rising inflation: When each dollar buys less, everything you buy costs more. You've already seen oil and gold take off like a rocket, thanks to the falling dollar — and despite short-term corrections, you're going to see even higher prices ahead.

And gold and oil are only the tip of the iceberg. Your dollars have just suffered the worst one-month decline against consumer goods in 16 months and the worst plunge against producer goods in 14 *years*. In October, food prices rose at an annualized rate of 7% … medical costs rose at a 5% rate … and transportation prices rose at a 27% annualized rate!

And it's about to get much worse: In November, producer prices jumped a blistering annual rate of 6%. That's a sure sign of soaring consumer price inflation ahead — and the CPI is already rising faster than family income!

3. Falling earnings and share prices: The twin demons of rising interest rates and inflation are a true nightmare for most U.S. companies for two reasons: A) Inflation means consumers have less to spend, so demand for many products and services declines, and B) Rising inflation and interest rates mean corporations will have to pay more for raw materials and to finance operations.

In short, that means falling revenues and rising costs — a witches' brew that slashes profits and sends many stocks — including stocks you may own now — spiraling downward.

Wouldn't you rather own investments that soar when the dollar crashes? I urge you …

Insulate your wealth now — send for your 5 FREE EMERGENCY PROFIT GUIDES today! *See page 22 for complete details.*



(Continued from page 11)

PLUS, I'll also lead you to tremendous new opportunities in natural resource investments that soar when the dollar dives.

For example, I'm particularly excited about precious metals right now, gold and platinum.

The declining value of the U.S. dollar and record-breaking U.S. government debt are also fueling a new bull market in gold.

And if history is any indication, my select gold stocks will pile up more money in less time than most people ever thought possible!

Look. When gold surged in 2001-2002, some gold stocks only rose by double digits. But others — like Glamis Gold — skyrocketed 800%. I want you to own those kinds of grand slams in 2005 and beyond!

That's powerful leverage on top of the powerful multiplier that gold shares already provide — and all with STRICTLY LIMITED RISK! These are investments on steroids — the ideal vehicle for playing the new long-term bull market in gold.

They're unbelievably cheap … sell for as little as $200 … and unlike futures contracts, you can never lose more than you invest.

I'm also very bullish on platinum. The world's automotive industry has recently abandoned palladium for use in catalytic converters in favor of platinum. As you can imagine, this enormous new demand factor is going to have a tremendous impact on platinum prices in 2005 and beyond!

PLUS, many experts believe that the recent opening of the Shanghai Gold Exchange is a clear confirmation that the Chinese government also plans to open free-market trading for platinum — and many more commodities — in the months ahead. If so, demand for platinum is going to go through the ever-lovin' ROOF!

Look. If there's anything Asians love as much as gold, it's platinum.

In fact, the Chinese word for platinum means "white gold," and platinum jewelry has overtaken even gold jewelry in popularity. When the Chinese people get their chance to buy platinum jewelry in the months ahead, demand is going to SKYROCKET!

But that's just the beginning.

Each month, from now on, you'll get Larry Edelson's

(Continued on page 15 …)

"This dollar crisis is NOT going to end anytime soon — and your 5 FREE Emergency Profit Guides give you the details on 13 stocks and funds I'm counting on to bring you gains of up to 279% — or even more — as this dollar disaster continues to unfold.

"Why settle for measly 10% or 15% returns other stocks give you? *Send for your FREE Emergency Profit Guides — a $425 value — TODAY!"*

— Larry Edelson



Call TOLL-FREE 1-800-604-3649 for more information.

"I thank you, and my daughter thanks you, too!"

"Thanks to your gold mining recommendations, I bought Glamis Gold at $3.61 and sold a portion of it off a few months later at $8.66. That's almost 140% profit! This allowed me to lock in my daughter's prepaid college tuition. Now her future education is secure!"

— M. L., Jensen Beach, FL

9/8/02

Our MINIMUM PROFIT was a DOUBLE!

"The minimum gain on all the gold stocks was 100%. We bought Glamis for $1.62, and sold it at above $8."

— L. F., Archer, FL

8/27/02

An eye popping 360% PROFIT!

"Real profits were made in gold mining ... Stocks included Agnico-Eagle Mines (a 146.8% PROFIT) ... Glamis Gold (a 360.3% PROFIT). Enclosed are copies of my Fidelity account statements."

— C. E. B., Commack, NY

9/29/02

"Larry, YOU ARE THE MAN!"

"I bought Royal Gold at $7.90 a share and sold it for $13.95 a share, giving a profit of $6.05 before commissions. THAT IS OVER 73%!

"Any time I can earn over 70% a year, I will gladly take it. My subscription has been paid for many times over.

"Thank you!"

— T. A., Port Clinton, OH

2/2/04

(Continued from page 13)

REAL WEALTH REPORT — the money-making, money-saving backbone of my wealth-building service.

In every issue, you'll get …

■ Unambiguous, no-nonsense, totally unbiased "Buy," "Sell" and "Hold" signals for every *REAL WEALTH* investment in your portfolio — explicit and specific investment recommendations designed to help you triple or even quadruple your money in 2005-2006: So each month, I tell you, with complete objectivity, precisely which oil stocks and other real wealth investments to buy … what to sell … and what to hold on to. You'll never see bias creep into my guidance, and you'll never be left wondering what to do next!

■ Timely recommendations to help you take advantage of tomorrow's greatest profit opportunities, whenever and wherever they arise: *REAL WEALTH* is kind of like a giant aircraft carrier designed to get you through even the roughest seas with world-class safety. It gives you the stability, the tools, the power and the resources to weather political, social and economic storms and get your wealth safely through.

More than that: As the captain of this ship, I'm constantly scanning my investment radar for new opportunities wherever they arise. Each month, I employ a veritable "strike force" of proprietary fundamental, technical, psychological and timing indicators to guide me to the most exciting money-making opportunities available — and I give you simple strategies for profiting from each one.

To help you profit handsomely from the dollar's decline, *REAL WEALTH* will introduce you to …

"This dollar disaster is spinning off profit opportunities like crazy — and I'll keep you on top of ALL of them in your monthly issues of REAL WEALTH REPORT … my REAL WEALTH WEBSITE … and Flash Alerts delivered by e-mail and First Class Mail whenever fast-breaking events warrant!

"I urge you: Do NOT sit by and let the greatest profit opportunity in years slip through your fingers: *Join me in* REAL WEALTH REPORT — *RIGHT AWAY!"*

— Larry Edelson



● **Tremendous new opportunities in other natural resource stocks (natural gas, timber, water):** You get the opportunity to pile up impressive profits in real assets that are absolutely indispensable to the world's industries and consumers — and as such, have only one way to go: UP.

(Continued on page 16 …)

Call TOLL-FREE 1-800-604-3649 for more information.

Real Wealth - Judgment Day For The Dollar • March 2005

(Continued from page 15)

These are prudent "total return" investments in highly profitable (and sometimes refreshingly "boring") natural resource companies that offer great dividends now and tremendous opportunities for capital appreciation in the months ahead.

More than that: I make it all very easy for you. No trading jargon — just easy-to-read-instructions in plain English.

I like explaining exactly what I'm thinking to you. I give you the reasons why each recommended investment makes sense for you now.

● **New ways to diversify out of U.S. dollar assets and into foreign currencies — while still getting the full protection of FDIC-backed banking insurance:** You can save part of your money in foreign currencies, such as the euro or the British pound, and never have to leave American shores or open up a foreign bank account. Your money is fully protected, because it's in an American bank — and you could make sizable returns without taking the risk of investing in volatile assets.

● **Breaking news on geopolitical developments that will have a dramatic impact on energy stocks, precious metals and other investments:** You can

You Also Get 24-Hour-a-Day Access to My *REAL WEALTH* URGENT ALERTS … and Special Reports …



Other investment analysts charge over $19 per month — $230 per year — for access to their Web sites but give you much, MUCH less than you'll find on my *REAL WEALTH* WEB SITE …

- Read and ACT on each issue of *REAL WEALTH* the second it's posted — DAYS before it arrives in the mail …
- Get special weekly updates on the markets and our investments …
- Maintain your precious metals and other portfolios online …
- Research more than 10,000 U.S. and global investments including stocks, mutual funds, precious metals and MORE …

- Get my URGENT ALERTS and special bulletins instantly …
- Download special reports … scan the world's financial headlines …
- And much, MUCH more!

And you get full access FREE with your risk-free subscription to Larry Edelson's *REAL WEALTH*!

PLUS: You'll get URGENT ALERTS via e-mail or First-Class Mail (your choice) when fast-breaking market events warrant — a tremendous ADDITIONAL value!





SAVE HALF on Your RISK-FREE Introductory Membership NOW!

Call TOLL-FREE 1-800-604-3649 or return the certificate on page 23 of this report TODAY!

depend on Larry Edelson's REAL WEALTH REPORT to bring you crucial, up-to-the-minute intelligence from the world's hot spots, so you'll know what's happening politically and economically — and how you can profit no matter what.

You'll get the latest on the new energy technologies, for example. I'll help you stay on top of this revolutionary, debt-shaking, monetary development. And I'll also be tracking how terrorist activities around the world and war in the Middle East will affect the price of oil and other natural resources.

● **Speculative opportunities carefully selected to help you multiply your money four or five times FASTER:** If there's one thing I've discovered in more than 20 successful years of investing, it's that no matter what's happening, there's always a unique opportunity somewhere to make an absolute killing — if you're willing to act fast.

Whether it's undervalued natural resource stocks that carry high yields of 6% to 11% ... or short-term currency plays on anticipated drops in the U.S. dollar ... or a huge increase in energy prices — events like these will give us the opportunity to pile up truly massive short-term profits over and over again in 2005–2006.

These particular speculative opportunities aren't for everyone — and you can lose money. But mark my words: As these markets continue to heat up through the end of this decade, you're going to have the opportunity to double your money — over and over again.

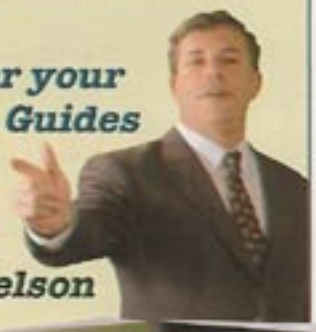
I've got to tell you, there's nothing sweeter than cashing in BIG time when one of these investments shoots to the moon.

"When the dollar is crashing like it is now, ALL natural resources soar in price: Agricultural products like wheat, coffee and livestock ... manufacturing materials like steel, rubber ... and construction materials like lumber, and copper ... PLUS oil, natural gas, gold, platinum and more!

"And when prices soar, they push the stocks of these companies through the roof!

"Don't miss out: *Send for your 5 FREE Emergency Profit Guides and your first issue of* REAL WEALTH REPORT *— RIGHT NOW!"*

— Larry Edelson





Best of all, you can get started by putting just 1% or 2% of your portfolio into these speculative opportunities.

● **PLUS, you get answers to your most pressing questions:** In every issue, Larry Edelson's REAL WEALTH REPORT answers your questions and

(Continued on page 19 ...)

Call TOLL-FREE 1-800-604-3649 for more information.

Real Wealth - Judgment Day For The Dollar • March 2005



My Pledge To You:
Real Wealth Report MUST make you AT LEAST $5,000 RICHER — or it's FREE!

From The Desk Of
Larry Edelson
Editor, Real Wealth Report

Dear Investor:

I'm making your decision to join me in *REAL WEALTH* virtually irresistible:

>> Not only am I sending you up to 5 FREE Emergency Profit Guides just for giving *REAL WEALTH* a try — a $425 value, FREE ...

>> Not only am I cutting your membership fee by HALF, saving you $90 on a full year and $189 on two years ...

>> Not only am I throwing in FREE access to my *REAL WEALTH* WEBSITE — a $230-per-year-value, FREE ...

>> Not only am I including FREE Flash Alerts whenever fast-breaking market events warrant — a service that other analysts charge a fortune for ...

>> I'm also including this iron-clad guarantee:

I must make you at least $5,000 — 50 times your low membership cost — in the next 12 months alone. If not, just let me know and I'll rush you a full refund of every penny you paid for your membership. PLUS, even after the first year, you can cancel at ANY TIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

And, no matter what, everything you've received in the meantime is yours to keep — absolutely FREE OF CHARGE.

There's so little to risk and so much to gain — call TOLL-FREE 1-800-604-3649 NOW to apply for your risk-free membership in my *REAL WEALTH* SERVICE right away!

Yours For Real Wealth,

Larry Edelson

Larry Edelson
Editor, *Real Wealth* Service

(Continued from page 17)

concerns about oil, energy and natural resources … capital preservation … what investments to own NOW … when to buy and sell … what dangers and pitfalls to look out for … and much more.

FREE Access To Larry Edelson's REAL WEALTH WEBSITE Puts These Powerful Money-Making Tools At Your Fingertips 24 Hours A Day!

Anxious for my very latest updates and guidance — and don't want to wait for the next issue to arrive by snail mail? Then surf over to my *REAL WEALTH* WEBSITE. The web address and password are printed in each issue of the newsletter. And while you're on the *REAL WEALTH* WEBSITE, be sure to …

■ Check out my latest alerts and my regular commentary on the hottest geopolitical news and investments I've identified for you …

■ Review my latest forecasts — for oil and other energy-related investments … precious metals and mining stocks … real estate … the U.S. and international stock markets, currencies … and for the unique high-potential investments that offer you the best possible risk/reward ratio …

■ Catch up on the latest recommendations for gold, silver and platinum …

"Larry Edelson's energy stock picks are absolutely BLOWING AWAY the market averages!

"I can't wait to see the profits he generates for his subscribers as the dollar continues to crash in the months ahead.

— Martin D. Weiss, Ph.D.
Editor,
Safe Money Report



■ Get the latest stock quotes … maintain your portfolio online … check the headlines for news about companies whose stocks you own …

■ And much, much more!

Other investment websites charge up to $19 per month … $230 per year — $460 for two years of access to these kinds of wealth-building tools — but they're all yours FREE as a member of my *REAL WEALTH* SERVICE!

PLUS, You Get URGENT ALERTS By E-mail Or First Class Mail Whenever Events Warrant!

Whenever there's a major development in the energy, natural resources or other key markets or in the world's geopolitical situation, I'll rush you a special URGENT ALERT by either e-mail or First Class Mail (your choice). This lightning-fast response to the constantly changing investment landscape gives you the edge you need to keep your money safe AND maximize your profits!

Join Me Now And Larry Edelson's *REAL WEALTH* Is Less Than 26 Cents Per Day: YOU SAVE HALF!

Normally, your one-year membership in Larry Edelson's *REAL WEALTH* would be a bargain at $189. But you don't have to pay that much. By joining me now, you'll SAVE $90 and receive ***Dollar Windfall 2005*** … ***Oil & Gas WINDFALL 2005*** … and ***Gold WINDFALL 2005*** — a $267 value in all — FREE!

Want a better value? Simple: Join me for two years! The regular price is just $378, but if I hear from you now, YOU'LL SAVE HALF — a full $189 — and receive ***Dollar Windfall 2005*** …

(Please turn …)

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Real Wealth - Judgment Day For The Dollar • March 2005

(Continued from page 19)

Oil & Gas WINDFALL 2005 … and ***Gold WINDFALL 2005,*** PLUS TWO additional Bonus Gifts — AN ADDITIONAL $158 VALUE — FREE:

■ **Bonus Gift #1:**

The ULTIMATE Natural Resource Stock — You'll discover:

- This premiere metals, mining and energy company is poised to benefit from almost every area of energy and metal price growth in Asia.
- The company is an exporter of metallurgical coal for the steel industry, an exporter of energy coal, a producer of iron ore, a producer of copper, a producer of primary aluminum and a producer of manganese. PLUS, it also has substantial interests in oil, gas, liquefied natural gas (LNG), nickel, diamonds, silver and titanium minerals!
- Here's the best part: This company is already making investors up to 3 times richer every five years — AND you even get a healthy dividend!
- And much, MUCH more!

■ **Bonus Gift #2:**

Smart Investor's Guide to Precious Metals Profits: This is by far the hardest-working money-saving tool any investor could have now.

You'll discover:

- How to find a precious metals dealer you can TRUST …
- What NEVER to do when buying oil, silver or platinum bullion …
- How to save BIG money on bullion delivery and storage …
- What bullion dealers never tell you and how to SAVE THOUSANDS on your bullion purchases …
- PLUS you get my proprietary BULLION DEALER REVIEWS to help ensure that all your transactions are fair, safe and hassle-free.

Throw in the $460 value of your *two-year membership* to my *REAL WEALTH* WEBSITE, and …

That's $1,074-worth of savings and money-making tools – PLUS the fairest money-back guarantee anywhere!

I'm so sure your new membership in Larry Edelson's REAL WEALTH will be worth every penny, I'm prepared to offer you the strongest money-back guarantee possible:

Larry Edelson's *REAL WEALTH* is guaranteed to save you — or MAKE you — an ABSOLUTE MINIMUM of 5,000 extra dollars in the next 12 months OR IT'S FREE!

Take a full year to decide for yourself. You must be absolutely delighted with the profits you earn — or just let me know and I'll rush you a full refund of every penny you paid on your subscription. PLUS, even after the first year, you can cancel at ANYTIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

If You Don't Act On This Exciting Opportunity Now, You'll Be Kicking Yourself For YEARS To Come!

In our short time together, I've shown you why this great dollar disaster is destined to not only continue, but to deepen in 2005-2006. I revealed the two financial time bombs that are set to make this dollar crash the most severe of our investing lifetimes.

I've shown you why I'm absolutely convinced that the dollar will fall yet another 30% or more in the months ahead — and introduced you to the investments that soar when the dollar dives. And I've invited you to send for 5 Emergency Profit Guides to help you grow your wealth.

Let's add up the value you get:

■ **$189 value:** You SAVE HALF on your two-year membership in Larry Edelson's *REAL WEALTH* …

■ **$267 value:** You get three Emergency Profit Guides, each valued at $89 …
Dollar WINDFALL 2005 …
Oil & Gas WINDFALL 2005 …
and ***Gold WINDFALL 2005!***

■ **$158 value:** You get TWO Bonus Gifts …
The ULTIMATE Natural Resource Stock … and ***Smart Investor's Guide to Precious Metals Profits*** — an ADDITIONAL $158 value — FREE …

■ **$460 value:** You get free, 365-day-a-year access to the Larry Edelson's *REAL WEALTH* WEBSITE, with money-making

tools other sites charge up to $460 for two years for — FREE …

■ **You get an unlimited number of FLASH ALERTS** by e-mail or First-Class Mail — your choice — whenever events warrant.

■ **Best of all, you risk NOTHING by giving Larry Edelson's *REAL WEALTH* a try.** You must agree that it's everything I've promised and more, or just cancel anytime in your first year for a full refund on your subscription — or anytime thereafter for a full refund on the unused part of your membership — and keep everything you've received — FREE.

So please don't hesitate. Not even for a second!

This great dollar disaster can either BREAK you or, it could MAKE you up to 279% richer – maybe even more.

The choice is yours!

This is a crucial moment for you. If you had heeded my warnings of an impending dollar crash more than two years ago, you'd be rolling in dough now. More than that: You would have been able to insulate yourself and even profit as the dollar fell 25% against the euro.

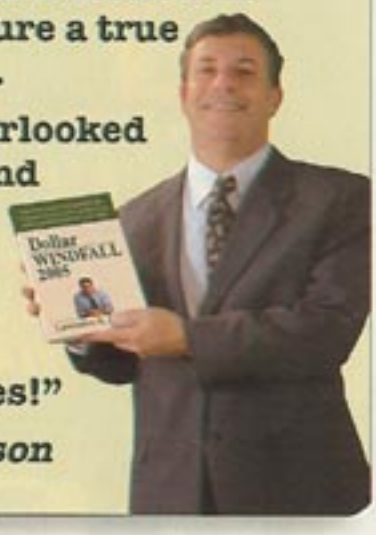
Now with the greatest dollar catastrophe clearly ahead of us — with your stocks, your cost of living, your home equity and your retirement on the line, you have a second chance to both protect yourself and to profit.

I'm doing my part: I'm offering to rush you hundreds of dollars of Emergency Profit Guides to insulate and grow your wealth through this crisis. Please remember: If you're not thrilled with how much you save and how much you make with *REAL WEALTH*, I'll GLADLY rush you a FULL REFUND on your membership fee!

"I want you to USE this locked-in dollar disaster to capture a true investment windfall …

"… with 5 often-overlooked contra-dollar stocks and mutual funds, each one specifically designed to hand you gains of up to 279% when the dollar crashes!"

— Larry Edelson



The clock is ticking. I urge you to act now.

Let me help you insulate your wealth and profit handsomely from this dollar panic. Call now: The toll-free number is 1-800-604-3649.

Warmest regards,

Larry Edelson

Editor, *REAL WEALTH* SERVICE

P.S. Extra Bonus for Fast Response by Phone:

The *Natural Resource Investors Bible.* This is an additional $79 value — FREE!

The ***Natural Resource Investors Bible*** is everything you need to seize windfall profit potential in the great natural resource BOOM of 2005!



Position yourself for maximum profit potential in gold and precious metals mining companies … oil and energy providers … water … grains and agricultural suppliers, base metals and manufacturing materials providers — ***including my picks for the top 25 companies in each sector!***

The toll-free number is 1-800-604-3649.

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"Reply NOW for $1,074 worth of savings and investing tools — absolutely FREE!"



100% Satisfaction Guaranteed!

You will save or make — AT LEAST 5,000 EXTRA DOLLARS or everything I send you is FREE!

If the world were a fair place, brokers would refund their commissions when they fail to make you richer. Well, they may not have that much confidence, but given the power of this great dollar decline, I definitely do!

That's why I'm standing behind your new membership with this iron-clad guarantee:

I must save or make you at least $5,000 — 50 times your low membership cost — in the next 12 months alone, or just let me know and I'll rush you a full refund of every penny you paid for your membership. PLUS, even after the first year, you can cancel at ANY TIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

And, of course, in the unlikely event that you decide my service isn't for you, everything you've received in the meantime is yours to keep — absolutely FREE OF CHARGE.

I urge you: There's so little to risk and so much to gain — call TOLL-FREE 1-800-604-3649 NOW to apply for your risk-free membership in my *Real Wealth* Service right away!

Larry Edelson

Larry Edelson
Editor, *Real Wealth* Service

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VALUABLE PHONE-IN BONUS: Join TOLL-FREE 1-800-604-3649 *NOW* and Receive This Valuable Gift FREE!

The ***Natural Resource Investors Bible*** is everything you need to seize windfall profit potential in the great natural resource BOOM of 2005!

Position yourself for maximum profit potential in gold and precious metals mining companies ... oil and energy providers ... water ... grains and agricultural suppliers, base metals and manufacturing materials providers — ***including my picks for the top 25 companies in each sector!***

A $79 Value FREE!



FREE GIFT CERTIFICATE

Half-Price Offer ■ Money-Back Guarantee ■ $1,074 in Gifts and Discounts

☑ ABSOLUTELY, LARRY! I want to stake my claim to windfall profit potential of 52% ... 129% ... up to 279% ... in the great DOLLAR DISASTER of 2005–2006! Please rush my FREE copies of all **5 EMERGENCY PROFIT GUIDES** — along with my first issue of **Larry Edelson's REAL WEALTH REPORT** and my secret password to your website — right away! I understand that I must be convinced that *REAL WEALTH* brings me at least $5,000 in extra profits, or I can cancel anytime during the first year of my membership for a full refund, or anytime thereafter for a full refund on all unmailed issues.

☐ **BEST VALUE:** Two years (24 issues) of your REAL WEALTH REPORT at the half-price introductory rate of just $189. I save $189 and receive **ALL 5 EMERGENCY PROFIT GUIDES** — ***Dollar WINDFALL 2005*** ... ***Oil & Gas WINDFALL 2005*** ... ***Gold WINDFALL 2005*** ... ***PLUS The ULTIMATE Natural Resource Stock,*** and ***Smart Investor's Guide to Precious Metals Profits*** ... ***AND*** my secret password for two full years of membership in your REAL WEALTH **WEBSITE,** including two years of special **URGENT ALERTS** via First-Class Mail or e-mail, when warranted — FREE!

☐ **GREAT VALUE:** One year (12 issues) of your REAL WEALTH SERVICE at the half-price introductory rate of just $99. I save $90 and receive **3 EMERGENCY PROFIT GUIDES** plus a full one-year membership in your ***REAL WEALTH*** **WEBSITE,** including a year of special **URGENT ALERTS** via First-Class Mail or email when warranted — FREE.

Phone-in Bonus: I understand I can call in my order NOW and receive the *Natural Resource Investors Bible* — FREE!

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Insulate your wealth and prepare for *gains of up to 279%* in …

The Great DOLLAR DISASTER Of 2005

In this urgent, eye-opening report:

■ 2 Dollar Time-Bombs Set To EXPLODE In 2005

True weapons of mass financial destruction — both of them on hair triggers — will slam stocks … smash bonds … gut home values … and wipe out millions of retirement nest eggs.

PLUS: Why the U.S. government is helpless to defuse them.

AND: Urgent self-defense measures to take NOW! *SEE PAGE 4, INSIDE!*

■ 3 "Silver Linings" For Profit-Hungry Investors

Three types of investments with the potential to more than TRIPLE YOUR MONEY as this great dollar disaster unfolds: *SEE PAGE 9, INSIDE*

■ Gains Of Up To 279% Possible *IF* You Act NOW!

5 Often-Overlooked Investments That SOAR When The Dollar Dives! *SEE INSIDE!*

■ PLUS: $1,074 worth of FREE gifts and discounts to help you survive and profit from The Great Dollar Disaster of 2005! *LOOK INSIDE NOW!*



And much MORE! …

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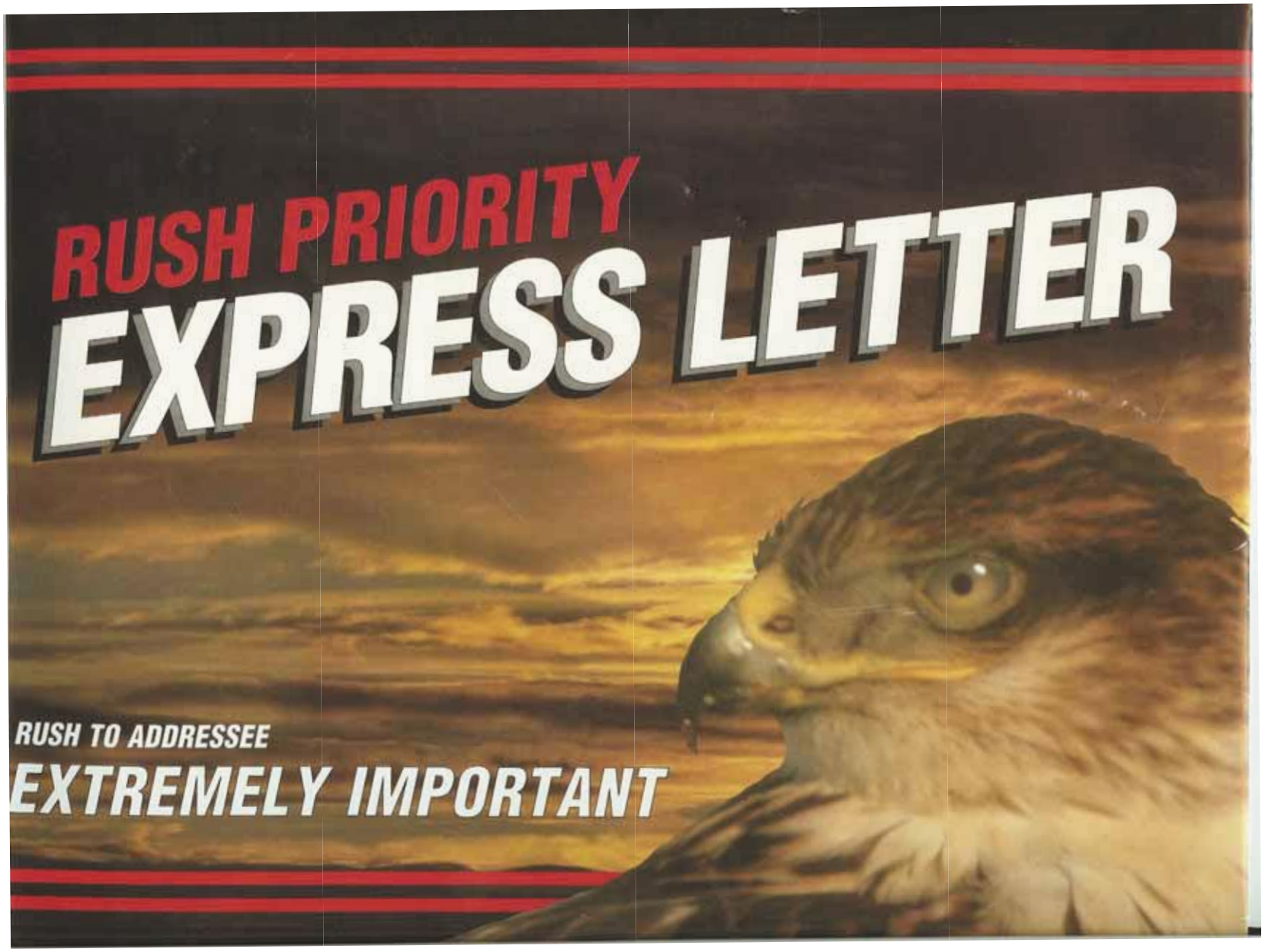
500 PAGE SWIPE FILE

The Weiss Chairman's Roundtable

In 2004 Dr. Weiss wanted to offer his best customers the opportunity to be in on everything he produces. This came with a hefty price tag, $10,000 for a lifetime membership to the Chairman's Roundtable.

You'd think it would be a tough sell, right? Wrong! This package brought in over $600,000 in a very short period of time.

Notice how I use a very personal looking format for this package. The promotion was delivered in a simulated "overnight delivery" envelope and the sales letter is heavily personalized. Lessons learned from my days writing fund-raising letters…


RUSH PRIORITY
EXPRESS LETTER
RUSH TO ADDRESSEE
EXTREMELY IMPORTANT

THE WEISS
CHAIRMAN'S ROUNDTABLE

DISPATCH DATE:
December 10, 2004

PERSONAL AND CONFIDENTIAL FOR:
Clayton Makepeace
[redacted]

FROM:
Martin D. Weiss, Ph.D.
15430 Endeavour Drive
Jupiter, FL 33478

Dear Clayton,

This letter is a declaration of war.

I'm going to war for you. For your right to grow your wealth. And for your right to keep your wealth intact.

I didn't start this fight. The U.S. government and Federal Reserve declared war on the dollar months ago. More specifically, they declared war on YOUR dollars: Every dollar you earn, spend and save, and every dollar-denominated investment you own.

As you read this, the U.S. dollar is plunging in value around the world. It is shrinking virtually non-stop against the yen, the pound, the franc, and almost every other currency in the world. And it has crashed to a new all-time low against the euro.

That's absolutely scandalous! The nations in the European Union lag far behind America in productivity and just about every other economic measurement -- and yet their currency has jumped a staggering 57% against ours in the last three years!

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TOLL-FREE: 1-800-934-7715

The worst part is, nobody in Washington -- not the President, not Congress, not even the Federal Reserve -- is doing a darn thing to stop the dollar's plunge!

Don't get me wrong: Washington officials talk a good game. They claim to want a strong dollar. But secretly, they believe they need to SHRINK the value of your dollars to temporarily revive the U.S. export sector.

So instead of slamming on the fiscal brakes, the federal budget deficit is still exploding through its all-time highs -- to $412 billion in 2004. And Congress is smacking its lips over passing even greater pork barrel bills ... even more obscene spending ... and even higher deficits -- in 2005!

This is the greatest financial crisis of our generation!

Please -- do not be fooled: The decline of the dollar is not just a distant, esoteric event that's only of interest to economists. To the contrary, this is by far the single most dangerous event of our generation.

The dollar's decline is a national emergency: Right now, the biggest single chunk of our nation's budget deficit is financed by foreign investors and governments who buy U.S. Treasury securities.

But if they LOSE more on our dollar than they can earn in interest, they'll simply stop buying U.S. Treasuries or, worse, start SELLING ... and our whole house of cards will come tumbling down.

That would trigger a disaster of apocalyptic proportions: Without a strong dollar, it's impossible to maintain a strong national defense. And long term, it will be impossible to finance on-going government operations -- let alone our national debt.

This is also a PERSONAL emergency for you: They're not only waging war against THE dollar, they're also attacking YOUR dollars -- every dollar in your pocket ... in your checking account ... your savings account ... your stock and bond portfolios ... and even in the equity in your home!

Every time you hear that the dollar has fallen, it's like someone broke into your bank and brokerage accounts, and stole a few more of your dollars, then doctored your statements to hide their crime. Sure, your balances look the same. But the power of your dollars -- your purchasing power -- is now in grave danger.

That's not a mere forecast. It's already happening!

The Weiss Chairman's Roundtable
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TOLL-FREE: 1-800-934-7715

>> Producer prices just had their biggest jump in over a decade. Plywood has jumped as much as 154% this year -- and copper wiring has jumped 80% in the last four months alone.

>> Consumer prices are also surging. Oil and gasoline prices are still near their all-time highs and promising to move higher. Livestock prices have jumped at a 64% annualized rate. And just about everything else you buy is also surging.

And this is just the beginning.

This is shaping up to be an absolute disaster for all of us. But like all disasters, it hits the most vulnerable among us -- folks on fixed incomes -- the hardest.

Worst of all ...

Washington is fiddling while the dollar burns!

Make no mistake, my friend, we are at war. It is a war that will rage for many years. Indeed, when the dollar crashed in the early 1970s, inflation took off like a rocket and the Dow got slammed -- down 41.5% in just 14 months.

It happened again in the late 1980s. Between 1985 and 1987, the federal deficit had exploded to its highest levels in history. Consumers were once again buried in debt. And the current account deficit was at a high of 3.5% of GDP.

The world's leaders hammered out a plan that slashed the dollar's value by 30%. And in October 1987, the stock market suffered its greatest crash in history, dropping by DOUBLE the percentage of the Crash of 1929.

Today, the current account deficit is nearly DOUBLE what it was then. And the dollar has already crashed by 33% MORE than those days, while global economists are publicly warning of an additional 30% to 40% drop directly ahead! Can there be any doubt what will happen next?

That's why I'm going to war for you. Our enemies are powerful, ruthless and committed to gutting the value of the dollar.

They don't seem to care that your life's savings ... your investments ... even your retirement are about to become collateral damage.

I'm fed up. I refuse to stand idly by as your savings, your investments and your retirement are systematically sacrificed on the altar of economic expediency.

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TOLL-FREE: 1-800-934-7715

As of this moment, I'm dedicating myself to a new mission: To help you insulate your wealth from this brutal attack and to help you USE the war on the dollar to pile up more wealth in less time than you ever thought possible.

I'm going to help you fight back in the most effective way possible. More than that: I'm going to help you turn the tables on those who would destroy your wealth. I'm going to help you USE their schemes against them and grow your wealth by leaps and bounds in the months ahead!!

If you're ready to fight back, I'm ready to help you!

In this war, you only have two choices:

CHOICE #1: You can surrender to those who have vowed to destroy your wealth -- stand by helplessly as they gut your savings, your investments and your financial future -- OR ...

CHOICE #2: You can outsmart them. You can USE this global attack on the value of your money to grow your wealth faster -- MUCH faster!

I sincerely hope you've decided to fight back. More than that: I hope you are ready to USE their cynical tactics against them -- to grow substantially richer in the months ahead.

If so, I've created the ULTIMATE WEAPON to help you declare victory over those who would destroy your wealth: The Weiss Chairman's Roundtable!

Your friendship and loyalty as a member of my SAFE MONEY investor service have earned you a prominent place in my most trusted inner circle of friends. Now, I want you to take your rightful place as an honored member of my Chairman's Roundtable -- and to begin enjoying the broad range of privileges your membership affords you -- right away ...

Privilege #1:

The Best Of My $5,000 Trading Services, Free!

In investing as in football, the best defense is a strong offense.

The best way to protect yourself against the falling dollar is to USE IT to (1) offset losses to your purchasing power and (2) aggressively grow your wealth.

As I'm sure you know, we offer a variety of VIP trading services, selling for up to $5,000 apiece.

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Some focus on trading mutual funds ... some on stocks ... and some on options. But ALL of our trading services have one thing in common: Each has been carefully crafted to help you grab massive profit potential in each of the areas that will be affected most in this global war on the dollar ...

** Gold Trader Hotline and Larry's Gold Trader are designed to make you richer as investors abandon dollar-denominated investments in favor of gold.

** Interest Rate and Currency Trader is designed to spin off big gains with currencies that are rising against the U.S. dollar and as the crashing dollar inevitably drives interest rates higher.

** Energy Windfall Trader is designed to grow your wealth as the declining dollar helps push oil and gas prices through the roof.

** Our Mega-Trend Trader, Stock Options Alert, and Elite Stock Trader are designed to offset your dollar losses with big profits from today's hottest sectors.

As you know, these services normally sell for up to $5,000 per year. But as an emergency measure to help you not only survive but profit from today's war on the dollar, I want you to have the very BEST of these services absolutely FREE -- as a member of my Chairman's Roundtable.

I've never done anything like this before. But I feel it's essential to see you through this extraordinary time with your wealth intact.

The fact is, while gold, interest rates, currencies and these other vehicles all rise when the dollar declines, not all of them rise in lock-step. In some months, gold would be on a super-hot streak and the recommendations we select from Gold Trader Hotline may be the top performers. In other periods, currencies could offer the most profitable opportunities, so Interest Rate and Currency Trader would give you the greatest profit potential. And in still other months, energy is red-hot -- and Energy Windfall Trader would be the place to be.

When you accept your membership in my Chairman's Roundtable, my goal is to keep you where the most profitable action is ALL THE TIME.

We carefully monitor the performance of each of our premium trading services for you. And we'll make sure you immediately get the cream of the cream -- the recommendations that we feel have the highest profit potential ... with the best chance for success ... in the sector with the strongest, proven trends.

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Right now, for example, we're looking at ...

>> An option on a GOLD stock -- Placer Dome -- with the potential to bring you a 123% profit ...

>> A CURRENCY option on the EURO with the potential to make you up to 140% richer ...

>> An INTEREST RATE option -- on Goldman Sachs -- with the potential to hand you a 186% profit, and ...

>> A trade on an OIL stock -- Tidewater Corp -- with the potential to hand you a staggering 204% profit!

Can you see why I say this cream-of-the-cream service could easily offset your losses from the falling dollar? Can you see how it can let you USE the falling dollar to grow richer?

Of course, not all trades can be winners. But with the amazing power of the dollar decline driving nearly all these markets, the opportunities opening up today are now greater than ever.

By focusing on the sectors that are spinning off the biggest profits, you have the potential to amass tens of thousands of extra dollars every year. And I want to give you much more ...

Privilege #2:
Live Profit Updates By PHONE!

I like to stay close to my Chairman's Roundtable members. Even more importantly, I need to make sure that you understand the full impact of fast-breaking events that have the potential to hurt you or make you richer.

That's especially crucial now that the U.S. dollar has come under attack. I need to chat with you in ways that aren't possible in *Safe Money* ... show you how each new development affects your investments ... and show you the investments and the strategies you can use to profit.

So, several times each year -- whenever these fast-breaking events dictate -- I'll invite you to join me on the telephone for an action-packed, members-only conference call.

In many of these "emergency briefings," I'll give you my personal, candid analysis and investment guidance. I'll show you the areas where I see the greatest profit opportunities and dangers.

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And at other times, I'll introduce you to the analysts and traders I'm counting on to help deliver major improvements to your bottom line.

As a member of my Chairman's Roundtable, the insights, strategies and recommendations my staff and I have to offer you are as close as your telephone!

Privilege #3:
Save Thousands More Dollars On Select Financial Services Every Single Year!

Washington's war on the dollar is THE definitive financial event of our generation. At a time like this, you need a constant stream of analysis, strategies and recommendations to insulate your wealth and help you profit.

So when you join me in my Chairman's Roundtable, you'll receive a Chairman's Roundtable membership card that bears your unique membership number and that entitles you to very substantial discounts on everything you purchase from Weiss Research.

* Other *Safe Money* subscribers pay $149 per year to renew their subscriptions. Your price: Zero. Please accept a lifetime subscription to *Safe Money Report* as my "thank you" for joining. You'll never see another renewal notice. You'll save $149 per year!

* Wall Street's biggest brokers pay thousands of dollars per year for each stock Weiss Ratings covers for them. But you get as many of our 4-page stock reports as you like, on any of the 6,389 stocks we cover, any time you want -- gratis!

* Anything else you need? No problem. If you're a member of my Chairman's Roundtable, EVERYTHING Weiss Research and Weiss Ratings produce or offer is yours at an astounding 50% off.

And there's more: From time to time, we're able to use our combined purchasing power to wrangle unheard-of discounts from financial service providers from coast to coast.

These special, members-only opportunities have the potential to save you hundreds, even thousands of dollars a year on important elder care choices such as long-term care insurance and supplemental Medicare insurance -- all with Weiss-approved providers only. And, as always, we never accept a penny from any of these providers. We pass 100% of the savings along to you!

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Privilege #4:

A Seat On My Own Personal Board Of Advisors!

When I said that I'm going to war for you, I meant it. But to do that, I'm going to need your help.

For example, right now I need your help re-awakening my father's Sound Dollar Committee -- a non-partisan, non-profit, grass-roots organization dedicated to achieving an historic goal: To stop the devaluation of the U.S. dollar by pressuring Washington to balance the federal budget.

It's a huge challenge. And I'm going to need your wisdom, your ideas and your insights to win. So when you join me in my Chairman's Roundtable, I also invite you to assume a prestigious position as one of my personal advisors.

As a member of my Advisory Group, I'll ask your permission to call on you to help me with critical decisions I'm making: Decisions that not only affect our personal futures, but could also help change the world for the better.

My father, the great J. Irving Weiss, originally founded The Sound Dollar Committee back in 1959 to help President Eisenhower produce the last real balanced budget in this nation's history.

Now, with deficits once again piling up -- and with the dollar taking a beating both overseas and here at home -- the value of your money, your investments and your retirement is once again threatened.

Just a few days ago, I officially launched this historic crusade at The Mansion on "O" Street in Washington, DC, and now, I want you to be part of it.

This is purely voluntary, of course. But if you have the time, I will greatly appreciate your advice. And whenever possible, at critical junctures, I would also love to have you join me when I testify before Congress and meet with other like-minded organizations or government officials.

Privilege #5:

Free Two-Day Annual Briefings In The Weiss War Room!

Many of the very best ideas for surviving and profiting from the war on the dollar happen when I'm face-to-face with friends. I want to have that kind of interaction with you.

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That's why -- to help you begin each new year on the right footing -- I'll also invite you to join me here in The Weiss War Room. Whether you choose to attend the live event in person at our headquarters in Jupiter, Florida ... by live video on the Internet ... or by watching your free DVD of the event -- my War Room Briefings will be a god-send for you.

The Weiss War Room is my state-of-the-art investment analysis and trading center -- the central hub of what I believe to be the world's most advanced and effective "investor's CIA" ever developed.

The Weiss War Room boasts live data feeds on thousands of stocks ... the world's most advanced computer tools for identifying stock market trends ... and a staff of hand-picked analysts working to identify the investments that offer you the greatest profit potential.

We'll meet in the War Room for an intense, fast-paced investment briefing designed to prepare you for the year ahead. And if you can't travel, that's fine. With today's lightning-speed communication networks, we will effectively take the War Room to you.

This is the perfect opportunity for you to spend time with me and the investment superstars I've introduced you to in my *Safe Money Report* ...

>> Pick Larry Edelson's brain on the effects of the falling dollar and on today's biggest profit opportunities in gold and natural resource stocks ...

>> Get ingenious strategies for profiting from currencies, as well as other new opportunities in China and elsewhere around the world, from experts like Dan Ascani and ...

>> Meet our master traders and analysts to learn how they isolate today's most promising opportunities.

Plus, my War Room staff and I will put the day's major economic and investment trends into a perspective you can quickly grasp.

These world-class experts will show you how the war on the dollar is most likely to unfold in the months ahead. They'll introduce you to the investments they believe are best suited to take advantage of this massive trend. And they'll help you master the strategies I believe have the greatest potential to hand you maximum returns with minimum risk.

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It would be impossible for me to overstate the crucial importance of attending this one-of-a-kind event each year. It is a tremendously exciting and beneficial time for all of us, myself included -- one that you'll also look forward to with great anticipation.

And remember -- if you ever find it impossible to attend in person, just let me know. I'll give you a password for online access to the live video of the event. Or if you prefer, I'll make sure you receive a complete video presentation of the entire event, plus a comprehensive printed manual. This way, you won't miss a single insight, investment idea or strategy.

Privilege #6:
Two Free Members-Only Gala Banquets Each Year!

When you join me in my Chairman's Roundtable, you and I will have even more opportunities to get together -- at the Orlando Money Show in February and the Las Vegas Money Show in May, for example.

These banquets are fun and exciting -- the perfect opportunities for me to personally update you on the war on the dollar as well as other emerging economic and investment trends. Plus, it gives us the perfect opportunity to fine-tune the investment strategies we're counting on to grow our wealth.

More than that: These banquets will be the perfect opportunity for you to make many new, lifetime friendships with like-minded Chairman's Roundtable members -- and to share your investment insights and ideas with them.

Can't make it there either? No problem. We'll promptly send you a complete video to watch in the comfort and privacy of your living room.

The Best Part:
Your Chairman's Roundtable Membership Lasts A Lifetime!

Your new membership in the Chairman's Roundtable isn't just for one year or two years. It brings you many TREMENDOUS benefits:

** Five full years of the very BEST trades selected from ALL of our trading services: Trades designed to USE the declining dollar to make you tens of thousands of dollars richer every year ...

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** A lifetime of live profit updates by telephone with me or my expert staff: Urgent analysis and recommendations throughout the year -- whenever fast-breaking events dictate ...

** A lifetime of *Safe Money Report* and never a renewal notice: The single best way to make absolutely sure you never miss a crucial issue ...

** A lifetime of free Weiss Ratings' stock reports: Use the reports that Wall Street's biggest brokers pay thousands of dollars apiece for to add huge profit potential to all your investments ...

** A lifetime of 50% discounts: Save thousands on every other product or service that Weiss Research offers, including when you join or renew your membership in any other newsletter or options service.

** A lifetime of exclusive access to my War Room Briefings: Attend live -- or without leaving your home via live Internet or DVD video ...

PLUS, you get ...

>> A lifetime of invitations to our members-only banquets at The Money Show or the free videos ...

>> A lifetime of all the other privileges I have just described -- for a one-time member initiation fee of just $10,000!

Use your membership for as little as five years, and it's the equivalent of just $2,000 per year. Use it for 10 years, it's only $1,000. And yet it continues saving you tens of thousands of dollars every year -- and helping you build wealth with safety -- indefinitely!

Indeed, with the best of my $5,000 trading services (free) ... with your Weiss Ratings' stock research reports (free) ... with our War Room ... special banquets ... and with all of the many other benefits you'll be getting -- your savings in just ONE year will EASILY exceed the cost of the entire lifetime membership!

Heck. The best of my premium trading services ALONE could easily pay for your membership in no time flat!

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I have taken the liberty to reserve your place in my Chairman's Roundtable until December 31

Extraordinary times call for extraordinary measures. This new war on the dollar -- on YOUR dollars -- calls for a much closer partnership between us.

Washington's mission is to make your dollars worth less.

My mission is to get you through this far richer than you are now. But to do this, I need to have the kind of contact with you that only my Chairman's Roundtable can provide.

That's why I've already taken measures to secure your place in my Chairman's Roundtable until the end of the year.

If you're unable to join at this time, I'll be disappointed, but I'll understand. Either way, I would count it a personal favor if you'd let me know soon -- before December 31.

Here's what I need you to do to activate your membership before the December 31 deadline and become a permanent part of this unique assembly of elite investors:

Just call my office now, toll-free at 1-800-934-7715, and ask to speak with a Chairman's Roundtable representative. Say that you're calling to accept your membership in my Chairman's Roundtable.

Your Chairman's Roundtable representative will be delighted to take care of everything and rush your membership materials to you.

I'm eager to introduce you to the enhanced profit opportunities ... the prestige ... the camaraderie ... and the fun that are available only to Chairman's Roundtable members!

Please call 1-800-934-7715 now: I look forward to personally welcoming you aboard!

Warmest regards,

Martin D. Weiss

Martin D. Weiss, Ph.D.
Chairman of the Board
The Weiss Group, Inc.

P.S. In addition to all the other membership benefits I just told you about, you'll get a private toll-free number to use to reach your

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own personal Chairman's Roundtable concierge. Your concierge will be at your service during business hours every trading day of the year to answer any membership or educational questions you may have.

Plus, your concierge is also standing by to help make sure you're PROMPTLY getting EVERYTHING you want and need out of my War Room Briefings ... our members-only banquets at The Money Show ... your conference calls ... the free reports on any stock any time ... your five full years of free trades from the best-of-the-best of our trading services ... and ALL the lifetime benefits I have just described!

P.P.S. Please remember: I must hear from you by the close of business on Friday, December 31. Please -- call toll-free at 1-800-934-7715 right now and say "I'm accepting Martin's invitation to join his Chairman's Roundtable." We'll be contacting you again in a few days to welcome you aboard!

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500 PAGE SWIPE FILE

Land Mines

We had had tremendous success with Tony Sagami's Supernet promotion. It began life as a tabloid size piece and saw many permutations as a bookalog and a magalog and other things.

"Supernet" mailed millions of pieces and remained profitable for over three years. But nevertheless, we constantly searched for new themes that we could use to continue promoting Tony's newsletter after the Supernet appeal wore thin.

This was one of those tests and it worked quite well. Many of the techniques used in this package have proven over time to be excellent attention grabbers and interest deepeners.

On the front cover you will notice, for example, we named several of the widest held stocks in America, believing that the vast majority of people that would see this package owned these stocks and therefore would be interested in reading what we had to say about them.

Notice also on page two how we present our advisor, Tony Sagami, as being a legend on Wall Street. This was particularly important for us because Tony was relatively new on the scene — hardly a household name.

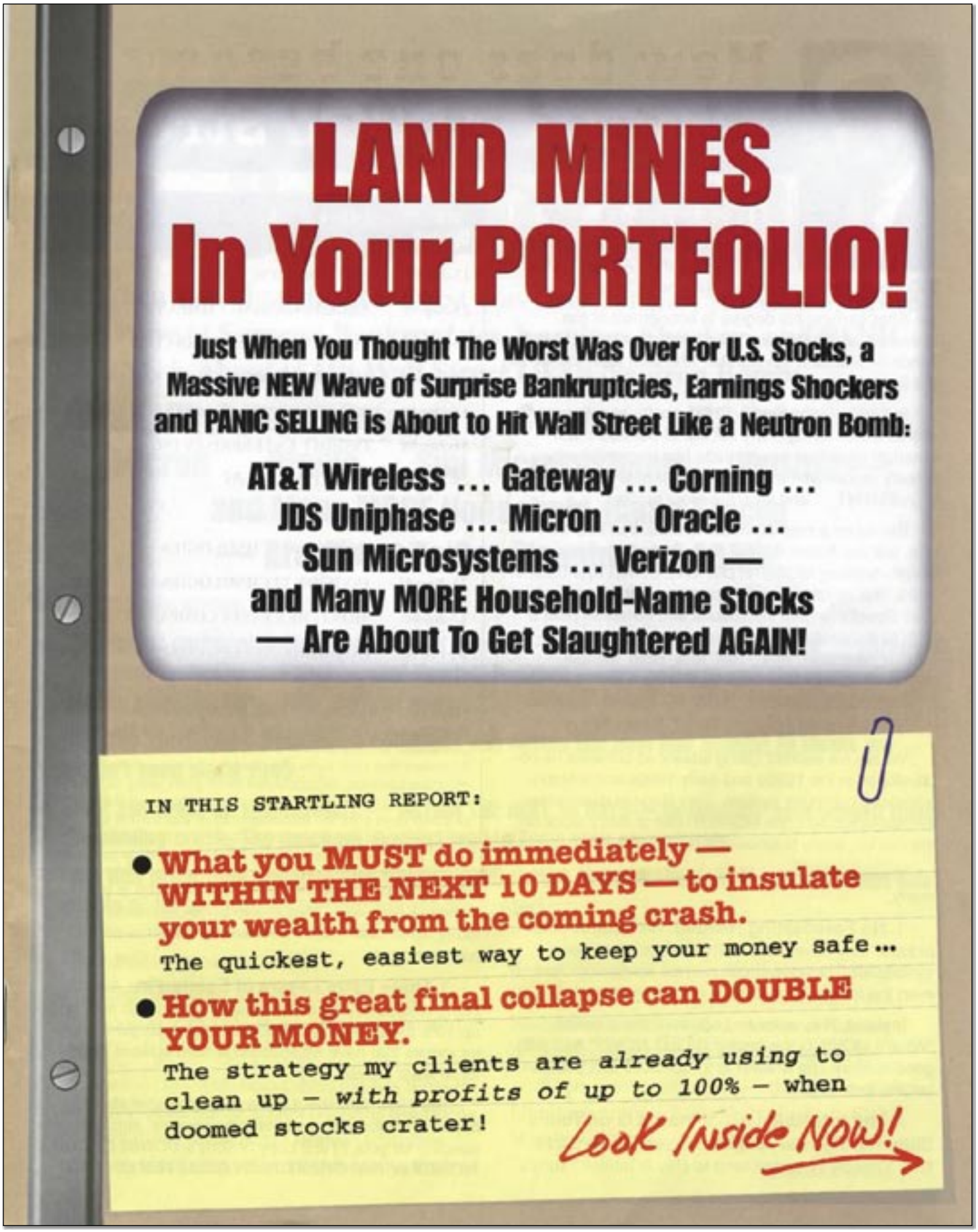
Notice the sidebars throughout that support our theme and our promise that many technology companies were about to get killed. The sidebar on page six and page eight are good examples of this.

Notice also on page nine, how I use a call-out with a photograph of the editor making eye contact with and speaking directly to the reader.

On page ten and elsewhere in the package, notice how we used sidebars and body text to establish that the product as unique and how we demonstrate the type of advice that they will receive is different than they get from other editors.

On page fourteen, notice how we identify the enemy that everyone was angry with and frustrated about at the time: The Wall Street Establishment that had been caught with its hands in the cookie jar, fleecing of investors.

This package worked fairly well, we mailed it several times. In the long run though, it had a much shorter life than the Supernet package.


LAND MINES
In Your PORTFOLIO!
Just When You Thought The Worst Was Over For U.S. Stocks, a Massive NEW Wave of Surprise Bankruptcies, Earnings Shockers and PANIC SELLING is About to Hit Wall Street Like a Neutron Bomb:
AT&T Wireless ... Gateway ... Corning ... JDS Uniphase ... Micron ... Oracle ... Sun Microsystems ... Verizon — and Many MORE Household-Name Stocks — Are About To Get Slaughtered AGAIN!
IN THIS STARTLING REPORT:
What you MUST do immediately — WITHIN THE NEXT 10 DAYS — to insulate your wealth from the coming crash.
The quickest, easiest way to keep your money safe...
How this great final collapse can DOUBLE YOUR MONEY.
The strategy my clients are already using to clean up – with profits of up to 100% – when doomed stocks crater!
Look Inside NOW!



How does one become a legend on Wall Street?

Tony Sagami has done it by building a better mouse-trap: an unbeatable method for identifying the FASTEST MOVING stocks in the market — UP and DOWN.

After earning his degree in economics at the University of Washington, Tony went to work at Merrill Lynch — first as a stockbroker and later as a trainer for the firm's brokers.

In 1988, dissatisfied with the spotty success many clients were having, Tony set out to develop mathematical tools that would guide him to consistently identify stocks with the greatest potential for MOVEMENT — and thus the most profits.

Based on a mathematical formula that has won not one, but two Nobel Prizes, Sagami perfected his wealth-building MOMENTUM INVESTING approach in 1993. The results were so spectacular that many of Wall Street's largest institutions and investors beat a path to Sagami's door, seeking his simple but enormously profitable "Buy," "Sell" and "Hold" signals.

Sagami's Secret: How to Build Wealth with Mathematical Certainty

What's his secret? Using advanced software he co-developed in the 1980s and early 1990s and a highly-advanced computer system, Tony Sagami determines the risk-adjusted price MOMENTUM of every stock on the market, every business day of the year.

The advantages of Mr. Sagami's approach are many.

1. **No Forecasting Needed.** Unlike other stock pickers, Tony never asks, "What will go up or down tomorrow?" The answer can only be an opinion. And even the most informed opinion is often wrong.

Instead, Tony asks and answers the question, "What's MOVING the fastest RIGHT NOW?" And with good reason: The answer is a rock-solid fact you can bet the farm on.

2. **The Infallible Law of Inertia Is on Your Side.** The legendary physicist Isaac Newton said it first: "Objects in motion tend to stay in motion." Tony's historical models have proven that the same is true for stocks: Stocks with the greatest price momentum today, up or down, are most likely to continue on that path tomorrow.

Date Opened	Company Name	Gain/Loss %
12-Jul-99	HOT TOPIC INC	199.48%
13-Sep-99	ARGOSY GAMING COMPANY	100.00%
27-Mar-00	CHRISTOPHER & BANKS CORP	78.92%
14-Dec-98	MONACO COACH CORP	72.12%
14-Dec-98	BEAZER HOMES USA INC	63.91%
21-Jun-99	INSIGHT ENTERPRISES INC	60.86%
29-May-02	SPRINT PCS (short)	59.40%
29-May-02	SPRINT PCS (short)	58.32%
4-Jun-02	INVISION TECHNOLOGIES	48.70%
21-Nov-01	INVISION TECHNOLOGIES	47.04%
17-Jul-00	MONTEREY PASTA COMPANY	43.65%
24-Feb-00	NU HORIZONS ELEC CORP	38.76%

Data date: October 2002

These profit percentages, which are based on trades recommended by Tony Sagami in his *Stocks On The Move* investment service in 1999-2002, do not include commissions. To ensure that each subscriber had the time to act on these recommendations, we calculated these gains using the "Buy" and "Sell" prices effective at the close of business three calendar days after the recommendation was mailed to subscribers. Of course, not every trade was profitable, and actual profit performance varies from subscriber to subscriber.

3. **Three Extra Layers of Safety.** First, to avoid being whipsawed by super-volatile stocks that may be up 10% today and down 20% tomorrow, Sagami looks for stocks that have established a solid upward trend for at least a year.

You'll learn all about this super-profitable strategy, based on Nobel Prize-winning discoveries, simply by sending for your FREE copy of Tony's ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!***

Leading Tech Investing Authority Issues the Most Chilling Warning of His Career …

LAND MINES In Your PORTFOLIO!

Just When You Thought The Worst Was Over For U.S. Stocks, a Massive NEW Wave of Surprise Bankruptcies, Earnings Shockers and PANIC SELLING is About to Hit Wall Street Like a Neutron Bomb:

AT&T Wireless … Gateway … Corning … JDS Uniphase … Micron … Oracle … Sun Microsystems … Verizon — and Many MORE Household-Name Stocks — Are About To Get Slaughtered AGAIN!

IN THIS STARTLING REPORT:

- **Why major companies like those named above — PLUS giants like Intel … Dell … Microsoft … Sprint … Nokia … Pfizer … and Hewlett Packard — are going to see the value of their stocks plummet 60%, 70%, 80% or more …**
- **Why the shockwave from these collapses will flatten the Dow and Nasdaq to levels we haven't seen since 1995 …**
- **What you must do immediately — WITHIN THE NEXT 10 DAYS— to insulate your wealth from the coming crash: The quickest, easiest way to keep your money safe …**
- **How this great final collapse can DOUBLE YOUR MONEY in 2003: The strategy that hands you profits of up to 100% when doomed stocks crater!**

Dear Fellow Investor,

Hang onto your hat, my friend — the final great collapse in U.S. stock prices is about to begin — RIGHT NOW!

Sure — the tech-heavy Nasdaq has already lost 78% of its value. Cisco Systems has been crushed down 90%. Sun Microsystems has been shredded 96%. Ciena has been hammered down 98%. And former Wall Street darlings like WorldCom, Excite@home and E-Toys have been literally killed: declared bankrupt, delisted, dismembered and sold for scrap.

Even giant companies — the cream of the high-tech crop — have been crushed: AT&T Wireless is 91% off its highs, Gateway is down

Continued on page 5 …

DOUBLE YOUR MONEY In ...

The Coming WIRELESS WIPEOUT

If you think what happened to tech stocks can't happen again, take a look at the chart below. The entire wireless industry is teetering on the brink of a financial cliff and just one tiny push will send it plummeting down.

With one single exception, ALL wireless companies tracked by Morningstar are seeing a DECLINING stock price. Many owe tens, some hundreds, of billions of dollars. Most have already seen the value of their stocks plummet 40%, 60% and in some cases even 90% or more.

But this is just the beginning. These overpriced, ill-managed companies are about to IMPLODE — and they could take a big chunk of your wealth down with them. Even if you don't own any of these stocks, the ripple effect from the coming wireless wipeout will drag down many other investments as well. Be prepared!

But here's the good news: You can make a FORTUNE as these stocks nose-dive into the ground, and you can make it in a matter of a few weeks. With my specialized techniques for profiting in plummeting sectors, you can DOUBLE your money when the wireless wipeout begins.

Protect your wealth and DOUBLE YOUR MONEY in the coming Wireless Wipeout: Send for your FREE COPY of this money-making, money-*saving* report, NOW!



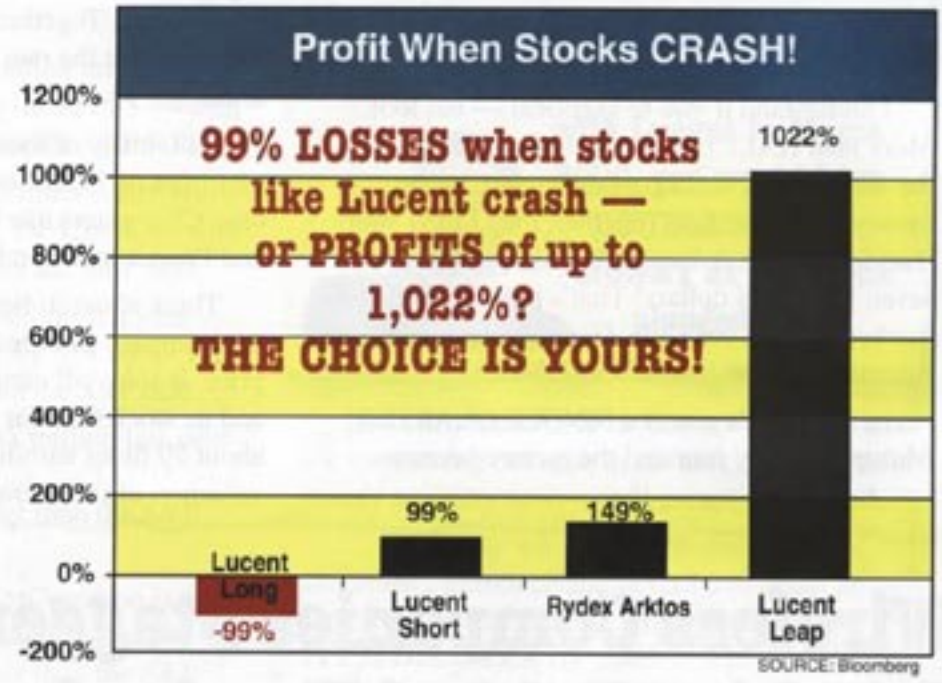
Company Name	Total Debt	Most Recent Annual Loss	One-Year Stock Decline
Adaptec Inc	$ 452,860,000	$ (196,180,000)	-49.2%
AT&T Wireless	$ 6,705,000,000	$ (887,000,000)	-49.5%
Andrew Corp	$ 86,830,000	$ (26,380,000)	-51.2%
RF Micro Devices	$ 297,740,000	$ (20,580,000)	-52.6%
American Tower	$ 3,561,960,000	$ (450,090,000)	-57.3%
Qwest Communications	$25,003,000,000	$ (4,023,000,000)	-60.1%
Corning Inc	$ 4,938,000,000	$ (5,498,000,000)	-61.6%
Broadwing Inc	$ 2,852,000,000	$ (286,200,000)	-62.9%
Juniper Networks	$ 1,150,000,000	$ (13,420,000)	-64.4%
Avaya Inc	$ 933,000,000	$ (656,000,000)	-67.3%
Crown Castle International	$ 3,423,100,000	$ (366,170,000)	-67.8%
Ciena Corp	$ 863,880,000	$ (1,794,060,000)	-68.8%
Lucent Technologies	$ 3,356,000,000	$(11,753,000,000)	-71.3%
Western Wireless	$ 2,292,840,000	$ (155,080,000)	-73.1%
Nortel Networks	$ 4,904,000,000	$(27,302,000,000)	-76.8%
Sprint Corp-PCS	$17,313,000,000	$ (1,254,000,000)	-80.4%

4

97%, Corning is off 99% and JDS Uniphase has been flattened a mind-blowing 99%.

The truth is, if you know what you're doing, you can make a lot more money in times like these than just about anyone makes when the market indices are rising.

Why? Because if the disasters at WorldCom, Enron and Global Crossing taught us anything, it's that when things turn sour for one major stock, it drags the rest of the market down with it.



… And when these weak companies crash, you can pile up profits like crazy!

If you had used my simple, limited-risk shorting strategy with Lucent in March 2000, you would have DOUBLED YOUR MONEY as the stock plunged 99%.

If you had invested just $10,000 in the Rydex Arktos fund when the first phase of the great tech wreck began in March of 2000, you would have $24,900 today. That's a 149% gain in less than three years!

And, if you had bought just $10,000 worth of LEAPS (special limited risk, highly leveraged investment vehicles I'll introduce you to) on Lucent before it crashed, you could have piled up profits of up to 1,022% — enough to turn $10,000 into $112,200!

Although these are just examples, you can see why I say the coming FINAL CAPITULATION in tech stocks gives you the opportunity to *double your money — over and over again — throughout 2003.*

Dump These Tech Stocks NOW!

You'd *think* that after nearly three years of heavy losses, technology companies would now be as cheap as they'll ever get. You'd *think* they would be screaming bargains at today's levels. And you'd *think* they'd be overdue for a big rally.

But the truth that nobody's telling you is this:

Many of the tech sector's "cream of the crop" companies won't even be in business by this time next year. And even the handful of survivors that escape by the skin of their teeth will lose yet another 60%, 70%, 80% or MORE of their value before this tech wreck is over!

Put simply: If you still own ANY of Wall Street's favorite tech stocks — either directly or through a mutual fund — your money is just as much in danger as it was

Continued on next page …

Stocks on the Move - Land Mines in Your Portfolio

when the Nasdaq crash first started in March 2000!

I understand if you're skeptical — but look. More than HALF of the companies that make up the tech-heavy Nasdaq composite are losing money hand over fist. Together, they LOST more than $47 billion dollars in the last quarter. Forty-seven BILLION dollars! That's more than the total market cap of Coca Cola, General Mills, Marriott International and Starbucks COMBINED!

... And that's just in a SINGLE QUARTER! Multiply that by four and the picture becomes even clearer: Together, these companies are bleeding red ink at the rate of $188 billion dollars in losses per year!

Still, many of these stocks are selling at P/E multiples of 10, 20, even 30 times MORE than blue-Chip giants like General Electric, Citi Group, and Procter and Gamble!

Think about it: Semtech Corp. is a fairly average company in terms of its earnings and share price. It spins off earnings of $26 million per year and its stock sells for about $14 per share — or about 29 times earnings. That's the same as the valuation of the average S&P 500 stock today.

Wireless Companies Stagger under a Crushing Debt of Hundreds of Billions!

No wonder wireless companies can't make any money! They are so overburdened with debt — from spending hundreds of billions in the 1990s building the cellular networks that no amount of sales can possibly lead them to real profitability.

Company	Market Cap	Net Income	Debt
Verizon Communications Inc.	$ 80,000,000,000	$ 389,000,000	$116,107,000,000
SBC Communications Inc.	$ 72,000,000,000	$ 7,242,000,000	$ 63,831,000,000
U.S. Cellular Corp.	$ 2,600,000,000	$ 173,880,000	$ 1,342,000,000
AT&T Wireless Services Inc.	$116,000,000,000	$ (887,000,000)	$ 14,731,000,000
Nextel Communications Inc.	$ 6,4000,000,000	$ (2,625,000,000)	$ 20,532,000,000
Sprint Corp.-PCS Group	$ 2,000,000,000	$ (1,254,000,000)	$ 20,752,000,000
Vodafone Group PLC	$ 91,000,000,000	$(16,155,000,000)	$ 29,472,000,000

Verizon Communications has long-term liabilities of $116 billion. Nextel owes $20.5 billion, lost $2.6 billion in 2001 and so far this year has 12-month trailing earnings showing another $2.3 billion loss.

The Vodafone Group lost a crushing $14 billion in 2001 alone and faces long-term liabilities of $23 billion in 2002.

With earnings like these, it's no wonder this sector has been pummeled into the ground. Verizon has lost half of its value in the last 24 months, plummeting from $59 a share to just $28 today. Sprint PCS has fallen from $59 a share in 2000 to just $2 today. AT&T Wireless has dropped from $27 to $4.

This is an industry that is on the verge of a complete and total wipeout! But the good news is, you can make ENORMOUS PROFITS as these debtor companies go bust.

Send for your FREE copy of DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003 *right away!*

See page 23 for details.



A $79 Value — FREE

But others like …

■ Celgene Corp. lost $2 million last year — and yet its stock is still selling for $21.83 — with a valuation *18 times higher* than the S&P 500.

■ Affymetrix, Inc. lost $33 million last year — and yet its stock is still selling for $26.28 — with a valuation *11 times higher* than the S&P 500.

■ Documentum lost $38 million last year — and yet its stock is still selling for $14.60 — with a valuation *12 times higher* than the S&P 500.

■ Avid Technology lost $38 million last year — and yet its stock is still selling for $13.15 — with a valuation *16 times higher* than the S&P 500.

■ And Amazon.com lost $567 million last year — and yet its stock is still selling for $18.57 — with a valuation *10 times higher* than the S&P 500.

And the list goes on and on!

Incredibly, Wall Street brokers and analysts are now doing their dead-level best to convince you that these pieces of stock market garbage are bargains … that you should hold onto any shares you have … and that you should even buy more.

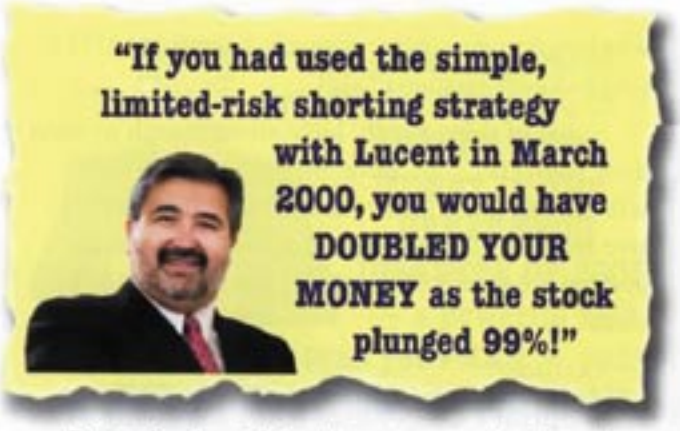
BALDERDASH!

Mark my words:

The bear market in tech stocks CANNOT end and the next bull market will NOT begin until these horrendous imbalances are COMPLETELY wiped out!

And for that to happen, the Nasdaq will have to get slaughtered yet again — to lows we haven't seen in at least seven years.

When the dust settles, investors will have had yet another trillion dollars ripped out of their portfolios. Millions of retirement accounts will be decimated. And the life savings of 100 million investors will have been reduced to ashes.



But a tiny handful of investors — the few who see the coming collapse in advance, who get their money to safety now — will escape untouched.

… And those who use the investments and strategies I introduce and describe in detail in ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003*** — a powerful new report I want to send you FREE — will use this inevitable crash to double their money — over and over again — throughout 2003.

And I want you to be one of them …

High-Tech DISASTER #1
Every WIRELESS stock you own is about to NOSEDIVE!

It's no secret that the communications industry has taken massive hits in the last few years:

WorldCom saw the value of its stock fall 99.8%, from $52.86 a share to 10 cents a share today. Nextel has dropped from $ 82.94 a share to $12.00 today — a 85.5% loss. AT&T Wireless has fallen 81%, from $36 a share to $6.76. Qwest Communications has plummeted from $66 a share to just $4.00 today — a wipeout of 93%. And Sprint PCS went from $66 a share in mid-2000 to just $3.66 today — a 94% loss.

But that's NOTHING compared to the catastrophe that's about to befall the wireless communications sector: Mark my words. America's largest

Continued on next page …

Stocks on the Move - Land Mines in Your Portfolio

wireless companies are about to have a *MASSIVE* going-out-of-business sale!

Some of them barely have enough cash to meet their payrolls … let alone the *tens of billions* it will take to manufacture and market these expensive new "next generation" toys — toys that no one but a handful of computer geeks even need or want!

Consider:

● **Sprint PCS** is buried under a crushing $17.3 *billion* worth of debt, $14.9 billion more than its entire market cap!

● **Vodaphone**'s stock is still selling for $13.19 a share. But the company lost $16 *billion* in the fiscal year that ended in March 2002, the largest single loss in European business history. And it has seen its stock fall from $63 a share two years ago to just $13 a share today. Since June 2000, Vodaphone's market value has fallen $95 billion.

● **U.S. Cellular Corp.** has lost more than HALF its value in the past year, but it's still selling for a staggering $30.50 a share, when its national competitors, such as Nextel and AT&T Wireless, are selling for less than one-fifth of that.

The World Is Awash in a Sea of One Billion Cell Phones!

According to Gartner Dataquest, there will soon be one billion cell phones on Earth. The number of subscribers in the U.S. has already hit 40% of the population; in Europe and many countries in Asia, the number is closer to 50%. And in at least one country — Finland — usage has hit the 75% mark.

The world is awash in a sea of cheap wireless phones!

Cell phone sales grew between 45% and 60% a year in the late 1990s, a rate that even the most optimistic members of the industry knew was unsustainable. The number of cell phone users in the U.S. more than doubled every two years — and wireless stocks grew as hot as those of many dot-coms.

But the cell phone industry has been hit almost as hard as the dot-coms.

The Philadelphia Stock Exchange Wireless Communications Index has dropped 66% in 2002 alone. Roughly half the U.S. population, or about 137 million people, already owns cell phones — and as a result sales have begun to fall off rapidly, despite alleged improvements in cell phone technology.

Motorola has gone from sales of $37 billion in 2000 to a projected $27 billion in 2002. Qualcomm's sales have fallen from $3.9 billion in 1999 to just $2.8 billion projected for 2002. Ericsson has seen its sales fall from $37 billion in 2000 to $23 billion this year.

Even Nokia, which sells four out of every ten cell phones in the world, has seen its sales remain pancake-flat for the past three years.

Make no mistake: Cell phone manufacturers are about to get slaughtered! There will soon be a major shakeout in the industry and only a handful of cell phone manufacturers will survive.

Let me help you DOUBLE YOUR MONEY — over and over again — as these hopeless companies fail: Send for your FREE copy of DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003 — *today!*



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Stocks on the Move - Land Mines in Your Portfolio

● **NTT DoCoMo**, the Japanese "Godzilla" of global wireless companies — with a market cap of $17.3 billion — is down 27% for the year. But its stock still sells for $17.26 a share on the New York Stock Exchange … despite staggering declines in its net profits (more than 55%) and slowing subscriber growth.

● **Telephone and Data Systems, Inc.**, which provides wireless services in 35 states and sells for an astonishing $53 a share on the AMEX, is down from more than $122 a share just a year ago. Yet this company, which conducts wireless operations through U.S. Cellular Corp., has seen its bottom line fall from a net profit of $2.2 billion in 2000 to a loss of $198 million in 2001.

● Baby Bell **SBC Communications** — which, along with BellSouth, owns the second-largest wireless company, Cingular Wireless — still sells for $22 a share, down from $47 a share just six months ago. The company's gross revenues have been falling steadily, from $51 billion in 2000 to $45 billion in 2001. Worse, in May it announced it was cutting 5,000 jobs in the first two quarters of 2002 and had to pay a $3.6 million fine to federal regulators for filing inaccurate information in applications to provide long distance service.

These wireless companies need a HUGE stock rally just to *stay in business!*

These soon-to-be bankrupt companies are absolutely choking on high debt and low revenues. They desperately need billions just to stay in business. But as long as their stocks are in the doldrums, nobody wants to loan them a plugged nickel. So, they're desperately trying to talk their stocks up so they can beg, borrow and steal some more cash. But here's the kicker: *No one is buying*. The public is fed up with Wall Street's lies and empty promises.

The entire wireless industry is flatlining. And for good reason:



"Using the investment strategies I give you in DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003 — a powerful new report I want to send you FREE — you can USE this inevitable crash to double your money — over and over again — throughout 2003!"

1. The market is saturated. A whopping 62% of American households already own cell phones and subscription growth is slowing dramatically. The growth rate of U.S. wireless subscribers fell from 27% in 2000 to 18% in 2001 and is expected to tumble to only 12% this year. At this year's Internet World Wireless trade show, held in New York in February, there were only *one-third* as many exhibitors as last year!

2. Competition is fierce. In its *Wireless* Scorecard, Legg Mason tracks 26 different operators, about a dozen of which have one million or more subscribers. Even the largest operator, Verizon Wireless, holds an average of less than a 24% share in the markets where it offers service. Most major markets now have between five and seven wireless operators competing for subscribers.

3. Enormous debts. Wireless networks are expensive to create and maintain … and as a result, the debt of some wireless companies are close to that of Third World countries. Total liabilities for Verizon Communications are $116 billion. Nextel has liabilities of $20.5 billion and Voicestream Wireless has liabilities of $10.8 billion.

Continued on next page …

Stocks on the Move - Land Mines in Your Portfolio

Investments That Fit Your Personal Wealth Objectives Hand-and-Glove

Tony's unique — and uniquely successful — approach yields not one, but two distinct types of investments to grow your wealth in these volatile times:

1. **Fast Profits for Fleet-Footed Investors.** When you invest Tony's way, you take advantage of the startling volatility in the markets by making money on the FASTEST MOVING stocks — especially stocks that are plummeting in value in sectors that are getting wiped out.

If you like action, you'll find it in these fast-moving stocks and mutual funds. And through his **STOCKS ON THE MOVE** service, you'll get no fewer than 50 e-mail alerts each year, with specific, unhedged "Buy," "Sell" and "Hold" signals for every stock and fund Tony recommends.

2. **"Heirloom" Stocks That Will Make You — And Your Grandkids — Rich over the Long Haul.** Tony's approach also identifies for you stocks that have tremendous long-term potential.

By first identifying the 100 or so stocks with the greatest risk-adjusted momentum — and then personally investigating the fundamental facts about each company and its competitors — Tony finds many hidden gems you can count on to double and redouble over the long haul. For investors who have the inclination to avoid stock trading and focus only on stocks you can hold for the long term, Tony's long-term growth recommendations give you the best of both worlds: steady profits now, with excellent prospects for the future.

Plus, in ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003***, Tony identifies special short-term plays that will make staggering profits as outrageously overpriced stocks in five key sectors go bust.

That's why he invites you to send for his complete report right now, completely without risk or obligation.

4. No one NEEDS the high-priced Internet services they're promoting. Wireless companies are praying to the telecom gods that a host of new high-speed wireless goodies — such as 2.4-megabit connection speeds that will allow for full-motion video on wireless PDAs, for example — will lure consumers back. But no one is buying! AT&T and Sprint tried offering their customers wireless Internet service two years ago and, as one executive put it, "no one showed up."

5. They need massive amounts of new cash to make it all work. By most estimates, so-called 3G (third generation) wireless networks will require *three times* as many cell sites as existing networks.

That's one reason why AT&T Wireless, for example, needs to come up with $15 *billion* in fresh cash to upgrade its cellular networks in order to compete.

6. It's still a "startup industry" — even after a decade! Wireless has been growing steadily and spectacularly for more than a decade. But wireless companies still have the business fundamentals of a startup industry. Almost every company is still operating at a loss and some are hopelessly underwater.

Now growth rates have slowed to a crawl and wireless companies should have cost controls in place so they can turn an operating profit, but almost all of them are LOSING money hand over fist! VoiceStream Wireless actually loses $32.67 per month for each subscriber it has. Nextel loses $28.96 per subscriber.

Bottom line: The six most vulnerable wireless companies are teetering on the edge a cliff right now. Without a *massive* bailout by ordinary investors, these wireless wonders are DOOMED. And there's no way in heck small investors are going to throw enough good money after bad to save these turkeys.

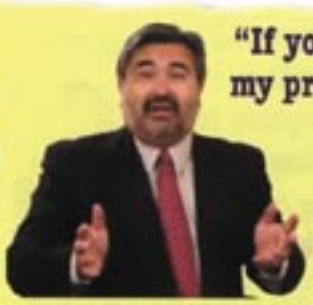
Stocks on the Move - Land Mines in Your Portfolio

Make no mistake: The entire wireless sector is now speeding towards a crash that will make the tech wreck of 2000-2002 pale by comparison!

But if you take advantage of my proprietary strategies for investing in FALLING sectors, you'll be set to double your money as each one fails. I show you how in your FREE copy of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!***

I'll tell you how to send for your FREE copy in a moment.

But first, let's look at another tech sector that's doomed in 2003 …



"If you take advantage of my proprietary strategies for investing in FALLING sectors, you'll be set to DOUBLE YOUR MONEY as each one fails. I show you how in your FREE copy of DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!"

High-Tech DISASTER #2
The world's greatest CELL PHONE makers are DEAD MEAT!

How much lower can Nokia, Motorola and Sprint PCS possibly go? *A lot* lower!

In 2003, the communications equipment industry is going to sink faster than the Titanic. It's loaded down by a mountain of debt, declining sales, technological snafus, literally hundreds of class action lawsuits and, like the situation with Tyco, criminal investigations of its CEOs and partners.

According to Gartner Research Group, cell phone sales rose an average of 60% each year between 1996 and 2000. Then, in the first quarter of 2001 — KABLOOEY! — sales suddenly started plummeting. And now, cell phone sales are plunging at the rate of about 12% per year.

At least a dozen major cell manufacturers are about to go bust … and dozens more face years of declining earnings. If you want to know the future of the communications equipment industry, take a look at Lucent and Tyco.

Lucent, which traded as high as $80 a share, now sells for 76 cents. And Tyco has seen its stock plummet from $58 share at the beginning of 2002 to as low as $7.

There are literally dozens of other examples: Nortel Networks fell from $88 a share to 45 cents (a 99.5% loss). JDS Uniphase went from $142 a share to $1.79 (a 98.7% loss). ADC Telecommunications fell from $48 a share to $1.02 (a 98% loss). And the list goes on and on.

If you had been using the types of strategies I give you in your FREE copy of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003***, you could have doubled your money on each one of those moves.

The good news— make that the GREAT NEWS — is that it's still not too late! These companies were only the tip of the iceberg … the *first wave* in what will end up being a long line of failed communications manufacturing companies in 2003.

The entire industry faces a similar fate … yet there are dozens of companies in this sector with stock values over $10 a share that are about to become either penny stocks on the pink sheets or go out of business and never be heard from again.

A prime example: Nokia.

Nokia Corporation is the world's number one maker of mobile phones. But this overpriced turkey faces a fundamental problem that isn't

Continued on next page …

Stocks on the Move - Land Mines in Your Portfolio

going away next week, next quarter or even next year: demand for its products has virtually disappeared!

Its earnings plunged a whopping 47% in 2001. And during the first quarter of 2002, earnings declined again — by an additional 18%. You'd think numbers like that would have prompted investors to throw their shares into the trash can long before today. But amazingly, Nokia still trades at a stunning 27 times trailing earnings!

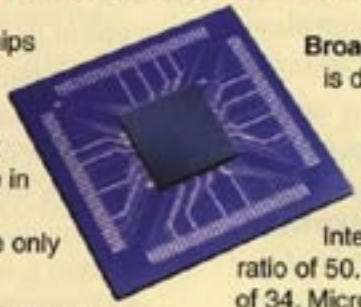
Its networking business is a nightmare. Nokia is a large seller of telecom networking equipment. Continuing challenges in the network environment recently led Nokia to lower its sales estimates for networking equipment — particularly in China and Europe. But sales of network equipment actually fell nearly TWICE as much as Nokia predicted!

Phone sales are pancake-flat, too. Nokia's mobile phone division makes up 74% of its sales, so if it were going gangbusters, the networking problems wouldn't be that big of a deal. But there is trouble straight ahead in mobile phones. Everyone who wants a cell phone already has one or two — or three!

There is so much more you need to know about this sector — especially how you can turn the inevitable demise of companies like Nokia into a veritable gold mine. That's why it's so important that you send for your FREE copy of my special report, ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!***

Plummeting Chip Sales Spell Doom for Semiconductor Companies!

The market for semiconductor chips is going to get worse before it gets better. A lot worse.



Most industry analysts believe that chip equipment order rates will decline in the second half of 2002 and that a recovery, if it comes, will resume only late in 2003.

By most estimates, chip equipment revenues fell 41% in 2001 — the worst industry downturn ever.

Some analysts were predicting a recovery for the industry in 2002 — but just the opposite has occurred.

Sales have continued plummeting. It has been a staggering wipeout.

As a result, **Intel** has seen the value of its stock plummet 56% this year alone. **Texas Instruments** is down 50% for the year. **Micron** is down 60% and **Broadcom** is down 74%. **National Semiconducto** is down 61%.

So much for the promised recovery!

What's more, many of these companies still have a lot farther to fall.

Intel is still selling for $15 a share with a P/E ratio of 50. **Qlogic** is selling for $30 a share with a P/E of 34. Micron is still selling for $13 a share despite seeing a drop-off in sales of 63% in the last two years and losing an estimated $907 million this year.

You can DOUBLE YOUR MONEY when these companies ultimately fail — IF you send for your FREE copy of DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003 right away!



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Stocks on the Move - Land Mines in Your Portfolio

High-Tech DISASTER #3
Intel ... Applied Materials ... AMD and other SEMICONDUCTOR firms are about to get CREAMED!

I don't think I've ever seen an industry that can lose more money than this one!

The first wave of wipeouts knocked out the big names that you may know — such as Micron Technology (which fell from $97.5 a share to $12), Texas Instruments (down from $99 to $14.57) and Novellus Systems (down from $70 to $20).

... Think that's bad? Get this: Vitesse Semiconductor has crashed from $115 to 88 cents and PMC Sierra collapsed from $255 down to $3.89. Massive losses of 99% and 98.5% respectively!

Get this: If you had owned Vitesse when it crashed, your $25,000 investment would have shrunk to only $250. But if you had used the techniques I teach you in your FREE copy of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003***, your $25,000 could be worth nearly $50,000 today!

That's exactly what I want to help you do as Intel craters in the months ahead.

Intel is the king of chipmakers. Even after losing 70% of its value in the last 20 months, Intel is still selling for 51 times earnings. FIFTY-ONE TIMES EARNINGS! That means you'd have to add up more than FIVE DECADES of Intel's current earnings to equal what investors are paying for this loser today!

Think that's outrageous? Try *this* on for size: At its current share price of around $12, Applied Materials is going for 597 times earnings. It would take nearly 600 years of today's earnings to equal the company's current market cap!

... And yet, every time you turn on the TV, you're likely to see some Wall Street huckster saying Intel and Applied Materials are "bargains" at these levels. It's enough to blow your everlovin' mind!



"Let me show you how to turn the inevitable demise of companies like Nokia into a veritable gold mine.

"Send for your FREE copy of DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003 — *right NOW!"*

And now, the same thing is about to happen with the entire semiconductor industry.

Here's why:

- **The whole chip industry stinks.** According to the Semiconductor Equipment and Materials trade association, sales of chipmaking equipment plunged 41% in 2001 — and have fallen ANOTHER 64% so far in 2002, *the worst drop in the history of the industry!*

And the chip industry is not getting better any time soon. Sales of semiconductor chips themselves were off to an even lousier start this year. In January, worldwide semiconductor sales fell 40% compared to a year earlier, according to industry analysts. In February, sales declined an additional 35% and in March *another* 25%.

- **Profits are imploding!** Applied Materials saw its sales plummet 40% in the first nine months of fiscal year 2002 and profits fell a staggering 80% — from 36 cents per share to only 7 cents per share.
- **The PC pie is shrinking!** It's one thing to have price wars and dueling companies when your marketplace is growing like crazy. It is a completely different situation when it's shrinking. And that's exactly what's happening now in the PC market.

Continued on next page ...

Stocks on the Move - Land Mines in Your Portfolio

And don't look for an upturn any time soon. Salomon Smith Barney expects a second quarter decline in PC sales of between 3% and 5%. Deutsche Bank Alex Brown is even more pessimistic, expecting PC sales to drop 6%.

● **Insane valuation!** Intel's stock is selling for 51 times 2001 operating earnings. And even with an overly optimistic 2002 projection of 53 cents of profit, it's trading for 26.4 times 2002 forward earnings. Remember, this is happening when sales are going *down*.

Listen to me: If you're invested in ANY of these semiconductor companies, GET OUT NOW! I mean RIGHT NOW. You don't have a second to lose.

At the same time, you can make a pile of money when this sector wipes out. It's not difficult to do.

Now It's YOUR Turn to Cash These Sleazy Wall Street

If there were ever an industry where the chickens are going to come home to roost, it's the securities industry!

The brokerage firms, corporate underwriters and financial advisors who have helped wipe out the American public in the last two years are about to get what they have coming to them — in the form of massive class action lawsuits, Congressional investigations, criminal probes and a stock wipeout.

Call it "the Enron effect," but public disgust with Wall Street fraud has had a chilling effect. If you just lost HALF of your retirement nest egg, would you be willing to bet the OTHER HALF on what these proven liars and scoundrels have to say?

Not on your life! That's why in the once-lucrative underwriting and mergers arena, the number of deals made on Wall Street was down 56% last year and equity underwriting revenues were off by 25%.

Gross revenues fell from $245 billion in 2000 to $194 billion in 2001 and it has gotten worse in 2002. Pretax profits for New York Stock Exchange member firms plunged 51% in 2001, to $28.2 billion, on a 20% decline in revenues, according to the Securities Industry Association on the bottom lines of the big brokerage firms.

The value of **Charles Schwab's** stock, for example, has already plummeted 24% in the past 12 months. **Goldman Sachs** is down 8.5%. **Morgan Stanley Dean Witter** is down 28%. **Merrill Lynch** is down 19.93%. **Ameritrade** is down 4.11%. **Knight Trading Group** is down a whopping 50.71%.

Not surprisingly, the securities industry as a whole has seen the value of its stocks fall 22% in the past year, but it's about to get a lot worse.

The public is disgusted with the sleazy hustlers on Wall Street. More than 100 million investors have lost an estimated $4 trillion since the Tech Wreck of 2000 — or one-third of their entire wealth. They want blood.

The truth is, the soaring stock valuations of the 1990s are what drove up the prices of the brokerage firms' stocks as well — and as all that money has gone up in smoke, so has the value of the Wall Street companies' stocks as well.

But they are about to come CRASHING down. The stock market wipeout hasn't hit Wall Street brokerage firms really hard yet ... because stocks are still selling for outrageous prices.

Bear Stearns is still selling for $57 a share ... **Gabelli Asset Management** for $27 a share ... **Lehman Brothers** for $49 a share and **Neuberger Berman** for $27 a share.

When these overpriced turkeys start their death dives ... as the value of the stocks start plummeting to $30 ... then $20 ... then $10 ... then $5 ... you can scoop up literally mountains of cash by using my special sector strategies.

You just have to take a few simple steps and when you turn on CNBC in the next few weeks and hear about the plummeting semiconductor industry, you can smile.

Can you see why I say there are dozens of opportunities to double your money — over and OVER again — throughout 2003? I show you how in your FREE copy of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!***

High-Tech DISASTER #4

Fully HALF of America's SOFTWARE giants are about to go BANKRUPT!

If there is one thing the world already has enough of, it's computer software.

Continued on next page ...

In: Make a FORTUNE When Brokerage Firms Go Bust!

So please pay attention here: You simply MUST send for ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003*** right now. It will PROTECT you from the next big selloffs on Wall Street and it will help you get rich as these soon to be bankrupt companies finally go bust.

Speaking of going bust ... here is another sector you should pay close attention to ...

Get Even with Wall Street as Brokerage Stocks Go Bust!

If you've ever wanted to get even with Wall Street, now is the time!

Brokerage stocks are going to get clobbered in the coming months as criminal investigations continue into Wall Street's accounting practices — and the role key brokerage firms played in hiding the losses of some of America's biggest companies.

In April, top securities regulators launched a formal investigation into whether Wall Street brokerage houses misled investors by issuing biased, overly bullish research reports in exchange for lucrative investment banking business.

The federal investigations were spurred, in part, by separate criminal investigations by the New York attorney general, Eliot Spitzer. In May, Merrill Lynch agreed to pay a $100 million fine as part of a settlement with Spitzer's office related to "inappropriate communications" (although it did not admit any wrongdoing and private investors are free to pursue their own lawsuits against the company.)

As you might expect, Merrill Lynch's stock has plummeted 40% since the beginning of the year, from $60 a share in January to just $36 a share today.

But the Merrill Lynch settlement is only the tip of the iceberg. Huge brokerage firms, from **Charles Schwab** to **Ladenburg Thalman**, have seen the value of their stock plummet 40% or more this year.

Wall Street's legendary inability to issue a "sell" order for any stock ... under any circumstances ... is due to the fact that these big brokerage firms work both sides of the street — is finally leading to fraud investigations.

The next wave of criminal indictments is going to hammer the big Wall Street brokerage companies into the ground — and represents an almost unprecedented opportunity to cash in.

You can DOUBLE YOUR MONEY as these crooked brokerage firms go bust: Send for your FREE report today!



15

After seeing staggering gains throughout the 1990s, the software industry today is dead. And there is no resurrection in sight.

Even with its monopoly on the market air tight, **Computer Associates** has plummeted 58.5% in the past 12 months. Other less predatory companies have fared as badly or worse: **Adobe** is down 18.32%. **Novell** is down 37.86%. **Oracle** is down 30.89%. **Advent Software** is down 67.44%. **PeopleSoft** is down 30.41%. Sales have been flat across the board. It's little wonder, then, that Gartner Dataquest estimates that by the year 2004, at least *half* of all the software companies will *no longer exist*.

Imagine the profits you can make by shorting these soon-to-be bankrupt companies.

Intuit is selling for $46 a share, trades at a 15% premium to the S&P 500 and its earnings per share have declined 17.5% over the past two years.

Veritas sells cutting-edge data storage software. The company has lost $1.63 a share over the last 12 months yet sells for 12 times revenues and is valued at $6.3 billion dollars. That's insane!

Biotech Continues to Get Slaughtered as Investors Grow Weary of Big Promises, No Results

The trick to investing in biotechnology has always been to find the pearl in a vast sea of big promises, hype and unrealistic expectations.

Today, investors are told that the mapping of the human genome will yield virtually unlimited practical benefits — from curing cancer to lengthening the human life span.

The reality, however, so far has been unimpressive … and practical achievements few and far between.

Less than 100 of the 1,300 biotech companies nationwide actually have a product on the market. Many are merely research labs still searching for a new breakthrough.

What's more, a string of high-profile product failures is raising doubts about the industry's ability to bring new drugs and therapies to market.

What most of these companies sell, in other words, is dreams… and they stay in business largely by selling more and more stock.

Unfortunately, in the current economic climate, dreams are not enough — and over-promising is no longer as fashionable as it once was. The arrest of Samuel Waksal, former CEO of New York-based ImClone Systems Inc., on charges of securities fraud is undermining the sector's credibility.

According to a report released by Ernst & Young in June, biotech financing in the United States fell 76 percent in 2001 to $7.9 billion, compared with $32.7 billion raised in 2000. The falloff in confidence can be seen in stock valuations as well. The Nasdaq Biotechnology Index has fallen nearly 50% this year. Some former highfliers have been crushed. Cubist, for example, has lost 86% of its value in the past year. Immunogen has lost 78%. And ICN Pharmaceuticals has lost 73%.

Discover Biotech's biggest BOMBS for 2003 … PLUS how you can DOUBLE YOUR MONEY when each one goes bust!

Send for your FREE copy of DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003 — *today!*



Talk about profit opportunities! And these are just a few of many. With my specialized strategies for profiting from the next phase of this great tech wreck, you could DOUBLE YOUR MONEY on these moves!

Betting on these software companies going bust is the closest thing to a slam-dunk investment there is. I'll show you how in your FREE copy of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!***

But let me tell you about JUST ONE MORE …

High-Tech DISASTER #5

BIOTECHS have only BEGUN to BUST!

The biotech industry is more cyclical than most, a boom one year and a bust the next. But next year — 2003 — is going to turn out to be one of the biggest busts, and that trend will likely continue for the next several years.

Biotech has gone down a whopping 38% over the past 12 months, with a decline of 40% in the last six months alone.

Many of the nation's largest biotech companies have lost 50% of their value in 12 months — including **Human Genome Sciences** (down 57.35%), **Immunogen** (down 66.1%), **Millennium Pharmaceuticals** (down 38.9%), **Celera Genomics Group** (down 65.91%), **ICOS** (down 51.93%) and **Xoma** (down 71.76%).

But what makes this sector such a great profit opportunity is the enormous number of companies that *still* have lofty stock valuations and dreadful fundamentals.

I tell you all about this plummeting sector play in ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!***

Let Me Help You Double Your Money — Over And OVER Again — in 2003!

All five of the detailed sector reports included in your FREE copy of ***DOUBLE YOUR MONEY*** IN

Continued on next page …

Also in your FREE GIFT:

DOUBLE YOUR MONEY in the Great SOFTWARE SLUMP of 2003!

What a difference just six months can make!

The software industry has taken massive hits in 2001 and 2002 — and so, beginning in January of last year, Wall Street analysts began touting software stocks as the bargain of the century.

Companies such as Network Associates and Novell had been clobbered and looked like good deals.

But the tech wreck was nothing compared to what happened in the first six months of 2002. Network Associates and Novell dropped 55% in just a few months.

The entire sector is getting crushed — and there is no end in sight.

It's no wonder that Gartner Dataquest predicts that at least half of all the software companies will no longer exist in two years.

They have a long, long way to fall.

Despite losing 41% of its value so far this year, a $44-billion company such as Oracle is still trading at 23 times earnings. Intuit is trading at 95 times earnings. And Network Associates, with a stock price today of $10.59 a share, is selling at 104 times earnings.

This is just another sector that is going to wipe out — and which can make you rich, if you know what to do. Send for your FREE copy of the valuable special report, ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!***

Stocks on the Move - Land Mines in Your Portfolio

Why SAGAMI'S STOCKS ON THE MOVE Gives You MORE THAN 62 Advisories Per Year ...

... Because in super-volatile times like these, anything less is simply not enough!

When you become a member of my **STOCKS ON THE MOVE** service, you get 50 WEEKLY updates per year — complete with my specific "Buy," "Sell" and "Hold" signals for every stock and mutual fund we follow — on my STOCKS ON THE MOVE WEBSITE.

PLUS, to keep you on top of major trends in the economy, the overall stock market and individual sectors — and to give you detailed profiles about new investments we're adding to our portfolio — you'll also receive my ***STOCKS ON THE MOVE*** advisory letter every month from now on.

That's 12 monthly issues and 50 weekly updates every year. In today's super-volatile investing environment, anything less is simply not enough!

THE GREAT TECH DISASTER OF 2003 and the specifics of my proprietary strategies for profiting from plummeting sectors are yours FREE just for accepting a risk-free trial of my ***STOCKS ON THE MOVE*** monthly trading service.

With my ***STOCKS ON THE MOVE*** monthly trading service, I'll help you in THREE crucial ways:

1. **I'll PROTECT you from further losses in these five sectors (and many others) by telling you what to SELL now.**

2. **I'll help you DOUBLE YOUR MONEY as soon-to-be bankrupt companies go bust. And ... I'll help you take advantage of more aggressive strategies and investments that let you earn profits of up to 200% on these troubled companies.**

3. **I'll guide you to the hottest stocks in the market. Money pouring out of these plummeting sectors has to go somewhere ... and I'll tell you the handful of stocks in which institutions are investing hundreds of billions of dollars. You'll make money even when the market plummets.**

These are the very best stocks you could possibly buy today: low risk, high momentum stocks with strong power ratings, dominant market leadership, clean balance sheets and strong fundamentals.

In short. I'll help you build wealth faster by identifying the sectors and stocks that are "on the move" — whether up or down. For the past seven years, many of the world's largest institutions and super-rich private investors have hired me to guide them through one of the most difficult markets in history. They pay me large sums of money to purchase my "buy," "hold" and "sell" signals each week.

I identify the hottest and coldest sectors of the market — and the stocks with the greatest price momentum and lowest risk. Then I simply get my clients into those sectors and stocks where the greatest profits can be made — either buying or shorting — and then OUT when the biggest moves are behind them.

Stocks on the Move - Land Mines in Your Portfolio

My scientific approach to sector investing helps clients grow richer, especially in volatile and tricky times like these! Most recently, my scientific stock-picking methods have identified the five sectors most likely to PLUMMET in the coming months — and they form the backbone of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!*** This portfolio will make savvy investors a pile of money — and I want you to profit right along with them.

That's why I've sent you this private report. And to help you further, I want to send you ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!*** — with complete research reports and profit strategies for all five sectors that are about to be wiped out — absolutely FREE.

And as a member of my **STOCKS ON THE MOVE** service, you'll have access to the day's hottest stock opportunities — both profiting as these losers inevitably fall and making solid profits by buying the handful of the biggest winners of 2003.

■ You get ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!*** My proprietary strategies for investing in falling sectors. You'll be set to double your money as each one falls. As a new member of my service, you get this $79 value — FREE!

■ You get 12 regular monthly issues of Sagami's *STOCKS ON THE MOVE* per year, including updates on other special situations that could easily help you turn $25,000 into as much as $100,000 or even more.

Plus, I'll pick out for you the unique stocks that are moving up fast — and the ones that are plummeting even faster — so you can make enormous profits whether the market is rising OR falling. That way, you can make the greatest profits — NOW.



"Let me help you DOUBLE YOUR MONEY — over and over again throughout 2003: Send for your FREE copy of DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003 and your first issue of STOCKS ON THE MOVE — today!"

■ You get 50 weekly trading bulletins each year. I don't have to tell you just how volatile today's stock market is. A few months ago, the Nasdaq moved 300 points in a single day. To maximize your profits in times like these, you need to be able to move fast — to seize opportunities and take your profits when the time is ripe. The best way to do that is on the World Wide Web, using my STOCKS ON THE MOVE Website. Just check in every Saturday. I may have instructions for you to follow first thing Monday morning.

■ When events warrant, you get my special Flash Alerts throughout the year. Several times each year, I spot a developing sector trend between issues of *STOCKS ON THE MOVE*. Whenever I spot one of these opportunities for taking profits or picking up a great stock at bargain-basement prices, I'll rush you a FLASH ALERT.

■ You get every investment research tool you'll ever need on my STOCKS ON THE MOVE website. Set up and monitor your portfolio online … research stocks and mutual funds using today's most advanced computer tools … get current quotes for any stock or fund … browse through detailed company profiles and analysis … download sophisticated charts for every index, stock and fund available … plus get industry news, my proprietary sector analysis, economic overviews and much more.

Continued on next page …

Stocks on the Move - Land Mines in Your Portfolio

RISK-FREE INTRODUCTORY OFFER:

Join me in STOCKS ON THE MOVE as long as you like — and make all the money you want RISK-FREE!

Just dial **TOLL-FREE 1-800-827-0940** or return the INTRODUCTORY CERTIFICATE on page 23 today. I'll immediately rush your first exciting issue and your FREE copy of *DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003* and all your other membership benefits to you — a value of up to $1,492 in all.

Then, take a full year to decide for yourself. You must be absolutely delighted with the profits you earn — or just let me know and I'll rush you a full refund of every penny you paid. PLUS even after the first year, you can cancel at ANY TIME WHATSOEVER for a full refund on the remaining portion of your subscription.

In any case, everything you've received — including your FREE copy of *DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003* and all my other moneymaking tools are yours to keep without further obligation, FREE!

Tony

What if you don't use a computer? No problem! Just dial my weekly telephone hotline for an instant phone update and any trading news that applies to your current positions.

By-Invitation-Only Discount Offer: You'll Save HALF OFF the Regular Price!

No doubt you've seen other weekly investment advisories — advisories that can't come close to my track record — selling for $395 ... $495 ... up to $595 per year. I made a decision long ago NOT to charge that much. So, Sagami's **STOCKS ON THE MOVE** is a true bargain: just $198 for a full year.

But for this special first-time subscriber offer, you can have the wealth-building power of Sagami's **STOCKS ON THE MOVE** for HALF the regular price: just $99.

Add that $99 savings to the value of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003*** (a $79 value) plus your FREE access to my website (a $420 value) — and you save a staggering $598 by joining me now!

Better yet, accept a risk-free trial of **STOCKS ON THE MOVE** for two years and you'll avoid future price increases AND save $178 off the regular price.

Plus, I'll rush you $316 worth of EXTRA moneymaking tools — all FREE:

- ***Build Massive Wealth with STOCKS ON THE MOVE*** — An inside look at the Nobel Prize-winning discovery that lets me keep you in today's fastest-rising stocks — and piling up gains of up to 100% as weak companies crater. This is the approach we'll use to double your money — over and OVER again — in 2003! A $79 value — FREE.
- ***The Simple Secret to Building a Million Dollar Retirement Portfolio — How to Turn $25,000 into $1 Million*** — Could you use an extra million for retirement? Who couldn't? That's why I created this real-world guide to building growing and protecting your retirement assets in record time. A $79 value — FREE.
- ***Mutual Fund Millions*** — This is my proprietary reliable trading system that's designed to KEEP you in the world's hottest mutual funds week after profitable week. And unlike most other investors, you won't be investing in *last year's* winners. You'll be able to pinpoint the funds that are set to soar, so you can reap truly exciting profits. A $79 value — FREE.

Stocks on the Move - Land Mines in Your Portfolio

● ***Overnight Riches: A Guide for Speculators*** In this eye-popping report, I'll explain a powerful profit "kicker" that can be TEN TIMES more profitable than stock investing during major market moves. PLUS, I give you my exclusive strategies for reducing your risk and maximizing your profits. A $79 value — FREE.

You CAN Recover Everything You've Lost — But ONLY If You Act NOW!

Try out STOCKS ON THE MOVE risk-free for the first year.

Then, take a full year to decide for yourself. You must be absolutely *delighted* with the profits you earn — or just let me know and I'll rush you a full refund of every penny you paid. PLUS even after the first year, you can cancel at ANY TIME WHATSOEVER for a full refund on the remaining portion of your subscription.

In any case, everything you've received — including your FREE copy of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003*** and all my other moneymaking tools are yours to keep without further obligation, FREE!

Sending for your FREE copy of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003*** and joining me in **STOCKS ON THE MOVE** should be an easy decision for you to make — for not one, but TWO important reasons:

1. The sector plays (both long and short) I'll introduce you to now have the potential to double your money over and over again in the months ahead.

2. This special introductory offer is a tremendous value for you: By joining me now for two years, you'll save a whopping $1,492 on America's most powerful moneymaking tools — RISK-FREE! (See page 22 for details!)

"You made me nearly $4,000 RICHER in just 11 days!"

"$3,919.66 in 11 tracking days — not bad, thanks to you."

— A. Nelson, Fort Lee, New Jersey

I urge you to send for your FREE copy of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003*** right away.

For fastest service, dial **TOLL-FREE 1-800-827-0940** now. Or if you prefer, just complete and return the **Free Gift Certificate** found on page 23 of this report today.

Sincerely,

Tony Sagami

Tony Sagami, Editor

STOCKS ON THE MOVE

P.S. **Paul Merriman, President of Merriman Investments, says:**

"The results are amazing. Sagami is the greatest undiscovered secret on Wall Street."

Indeed, with the power of compounding, you CAN really rack up unbelievable sums of money.

ESPECIALLY IF YOU FOLLOW TONY'S ADVICE WITH YOUR IRA OR OTHER RETIREMENT ACCOUNT!

Please — let me hear from you right away!

P.P.S. **Let me hear from you by phone and I'll include a another profitable gift: *RECESSION-PROOF YOUR PORTFOLIO NOW!* The stocks I introduce you to in my *RECESSION-PROOF PORTFOLIO* will let you cash in on the world's most powerful and irreversible trend — a $79 Value — FREE!**

Stocks on the Move - Land Mines in Your Portfolio

BEST VALUE:

Save $1,492 on America's Most Powerful Money-Making Tools

■ **SAVE UP TO $178** on your two-year membership to *STOCKS ON THE MOVE!*



■ ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!*** My proprietary strategies for investing in falling sectors. You'll be set to double your money as each one falls.



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■ **Overnight Riches: A Guide for Speculators.** In this eye-popping report, I explain a profit "kicker" that can be TEN TIMES more profitable than stock investing during major market moves. PLUS, I give you my exclusive strategies for reducing your risk and maximizing your profits.



AND...



■ **ALSO** you get full and FREE access to Tony Sagami's STOCKS ON THE MOVE website — and all of today's most advanced investment research tools — A $35 PER MONTH VALUE — FREE!

■ **Phone-In Bonus**

Call me within 10 days and I'll include an additional FREE gift!

The stocks I introduce you to in my **Recession-Proof Portfolio** will let you cash in on the world's most powerful and irreversible trend. **It's A $79 Value — FREE.**



■ **PLUS**

You can call us NOW for extra fast service!

Simply phone in your order by calling **toll-free:**

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RISK-FREE HALF PRICE INTRODUCTORY OFFER

Join me in STOCKS ON THE MOVE as long as you like — and make all the money you want RISK-FREE!

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Tony Sagami

Editor, STOCKS ON THE MOVE

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☑ HECK YES, TONY! **I want to GET EVEN WITH WALL STREET and DOUBLE MY MONEY in the Great Tech COLLAPSE of 2003!** Sign me up for a risk-free trial of your **STOCKS ON THE MOVE** advisory service at HALF the regular rate — and rush me my FREE copy of ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!*** … my first issue of **STOCKS ON THE MOVE** … my password to your members-only website … and my other free gifts.

■ **Please Select Your Preferred Terms of Service:**

☐ **BEST VALUE — Two years and 124 regular bulletins for just $178:** I save $178 and receive ***DOUBLE YOUR MONEY IN THE GREAT TECH DISASTER OF 2003!*** (a $79 value) plus FREE 24-hour access to your website (a $840 value), plus four extra investing tools (An Additional $316 Value) — FREE!

- ***Build Massive Wealth with STOCKS ON THE MOVE.***
- ***The Simple Secret to Building a Million Dollar Retirement Portfolio — How to Turn $25,000 into $1 Million***
- ***Mutual Fund Millions.***
- ***Overnight Riches: A Guide for Speculators***

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JOIN NOW BY PHONE and you'll also receive *RECESSION-PROOF YOUR PORTFOLIO* — FREE!



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4176 Burns Road, Palm Beach Gardens, FL 33410

23

The advisor who led his clients to PROFITS OF UP TO 199.5% while tech stocks were crashing issues his gravest warning ever ...

The THIRD Great Tech Wreck Is DEAD AHEAD!

Choking on debt ... smothered by huge inventories nobody will buy ... slammed by overwhelming competition ... and still suffering from massive declines in their share values ... the household-name technology giants NAMED INSIDE are cruising for YET ANOTHER GREAT CRASH IN 2003!

INSIDE THIS REPORT:

■ **These 6 Major technology sectors are destined to CRASH — *again* — in 2003:** Why AT&T Wireless ... Gateway ... Corning ... JDS Uniphase ... Micron ... Oracle ... Sun Microsystems ... AMD ... Verizon ... PLUS giants like Intel ... Dell ... Microsoft ... Sprint ... Nokia ... Pfizer ... and Hewlett Packard are only weeks away from a massive implosion. **LOOK AT PAGE 3, INSIDE!**

■ **SHOCKER — One NON-technology sector — one of the biggest on Wall Street — is also just weeks away from a major collapse:** How you can double and redouble your money in the coming crash! **LOOK AT PAGE 14, INSIDE!**

■ **What you MUST do NOW to insulate your wealth and at least DOUBLE YOUR MONEY when these companies crash:** You have 3 choices: 1) DOUBLE your money ... 2) Multiply it by 150% ... or 3) bag up to 1,000% profits when these companies fail! **LOOK AT PAGE 5, INSIDE!**

■ **MUCH MORE INSIDE!**

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500 PAGE SWIPE FILE

Waynesville Gas Prices to Soar 84.42%!

… So I was trying to figure out what might be the most powerful way to make spiking energy prices feel more PERSONAL to my prospects — and to convince them that investors who jumped on the bandwagon by following my client's recommendations could make a killing.

First, we found a great database that told us what people were paying on average for gasoline by zip-code.

Second, Dr. Weiss gave us a multiplier — the percentage increase he forecast for gas prices in general in the year ahead.

Finally, we created a personalized headline for our envelope, naming each prospect's hometown and predicting how much he would be paying for gasoline in the coming year.

We were then able to personalize the envelope with the prospect's home town name in the headline combined with the percentage that Dr. Weiss believed gas prices would rise calculating what the prospect would soon be paying for gasoline in a year.

Talk about maximum impact!

WAYNESVILLE

GAS PRICES TO SOAR 84.42%!



DATELINE - December 2004 - Waynesville, NC

>> The average Waynesville driver now pays an obscene $2.17 per gallon of premium gasoline, according to the AAA Daily Fuel Gauge Report.

>> It's about to get worse. MUCH worse!

>> Within one year - by January 2006 - you could be paying $4.00 per gallon and $80 for a 20-gallon fill-up!

**********AUTO** 3-DIGIT
YOUR ID#
CLAYTON MAKEPEACE

INSIDE: **Don't get mad; GET RICH! 7 often-overlooked gasoline stocks you MUST buy NOW - WITHIN THE NEXT 10 DAYS - for windfall profit potential of 165% - 245% - up to 288% or even MORE!**

ALSO INSIDE: **All the gas you want - FREE?! The astonishing secret of drivers who absolutely love higher gas prices. [HINT: The higher they go, the richer they get!]**

From the desk of
Larry Edelson

WAYNESVILLE GAS PRICES TO SOAR 84.42%!

DATELINE: December 2004 - WAYNESVILLE, NC:

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INSIDE: Don't get mad; *GET RICH*! 7 often-overlooked gasoline stocks you MUST buy NOW -- within the next 10 days -- for windfall profit potential of 165% ... 245% ... up to 288% or even MORE!

ALSO INSIDE: All the gas you want -- FREE?! The astonishing secret of drivers who absolutely love higher gas prices. [HINT: The higher they go, the richer they get!]

Dear Clayton,

In just fifteen minutes, I'll show you how this "curse" of rising gas prices could well be your greatest financial gift ever.

You'll be laughing your way to the gas pump -- IF you play your cards right ... and if you act NOW!

My name is Larry Edelson. My specialty is helping investors like you profit handsomely from today's hottest natural resource investment. Namely, OIL & GASOLINE STOCKS.

And so far this year, my energy picks are red-hot:

While the Dow, S&P 500 and Nasdaq are all down in 2004, Inergy LP has risen 8.6% in just 4 months ... Calgon Carbon Corp is up 12.5% in

7021

only 2 months ... Sinopec has generated a 8.6% gain in 5 months ... Yanzhou Coal Mining Co Ltd has handed us a 13.7% return in 4 months ... Teekay Shipping Corp has jumped 23.6% in just 4 months ...

Anadarko Petroleum has popped up 25% in a little over 5 months ... Knightsbridge Tankers has soared 39.1% in a tad over 5 short months ... and Permian Basin Royalty Trust has skyrocketed an amazing 42.2% in a mere 4 months!

Does the simple fact that these oil stocks have skyrocketed in the last few weeks mean they'll continue to soar forever? No, we all know that past performance can never be a rock-solid guarantee of future profits.

But those profits didn't happen in a vacuum. Oil and gas prices have been on an absolute tear lately, pushing oil and gas stocks through the roof. And every indicator I study is virtually screaming that this explosion in crude oil prices has only BEGUN!

That's why I ask ...

"Why complain about rising gas prices when you can let them make you RICH instead?"

You're paying 30 cents per gallon more than you were a year ago. So twice weekly fill-ups of a 20-gallon tank cost you an extra $624 per year.

So what? Instead of shaking your head in anger, you should be chuckling with glee every time you go to the gas pump.

Instead of getting stuck with the extra expense, you can USE rising gas prices to grow richer:

>> $10,000 invested in the stock of ConocoPhillips a year ago would have handed you a pre-commission gain of $14,214 ...

>> Occidental Petroleum would have made you $15,738 richer ...

>> Sunoco would have made your brokerage account $17,059 fatter and ...

>> That same $10,000 invested in Amerada Hess would have given you a healthy $16,340 gain!

And believe it or not, smaller oil and gas companies could have made you even more:

** Compagnie Generale de Geophysique has jumped 118%, handing you a $2,180 gain ...

** Canargo Energy has soared a whopping 114% -- enough to turn your $1,000 into $2,147!

Any ONE of these stocks would have given you more than enough to pay the extra $624 you've paid to fill up your tank for a whole year -- and still hand you a fat profit!

Can you see why oil and gas investors are laughing all the way to the pump?

And the best part is -- as I'm about to demonstrate -- this trend doesn't look like it's going to reverse itself anytime soon: You'll have these kinds of profit opportunities for YEARS!

Sure, it's possible to lose money with any investment strategy. Profits are never guaranteed no matter how powerful the underlying trend may be. If you bought just before a correction in the stock price, for example, you would lose money -- but I believe that would be temporary. But even then, I'm convinced that rising oil and gas prices would ultimately erase your losses and bring you fat profits.

Or, you could also lose if billions of consumers, companies and governments suddenly and inexplicably cut back on heating their homes, office buildings and factories ... driving their motorcycles, cars, trucks and buses ... or flying their aircraft.

What are the chances of that happening? Right: ZERO!

Soaring oil and gas prices can make you rich. I want to show you how!

Warning: Whatever you do -- do NOT run out and buy any of the stocks I mentioned above! Sure, they should continue to do well as oil prices continue to climb. But in the next few pages, I'm going to introduce you to a MUCH better way to cash in on today's great oil price explosion.

Plus, in a moment, I'll invite you to send for my comprehensive oil stock profit guide: *ENERGY WINDFALL* -- your comprehensive, step-by-step roadmap to locking in tremendous profit potential.

In your FREE copy of *ENERGY WINDFALL*, I give you a complete mastery of this great profit opportunity ... name the stocks you simply MUST buy for explosive profit potential in the months ahead ... give you my list of stocks you shouldn't touch with a ten-foot pole ... and reveal my proprietary strategies for maximizing your profits and cutting your risk.

More on your FREE copy of *ENERGY WINDFALL* in a moment. First, let me show you why I predict ...

Oil and gas prices have only BEGUN to soar!

It's amazing how many investors are missing out on this glaringly obvious opportunity. They've seen gas prices soar -- and energy stocks double over and over again -- with their own eyes.

They've heard industry experts like T. Boone Pickens and others explain why these gasoline prices still have a long, long way to go: Why $3 ... $3.50 ... even $4 gas is a very real possibility in the months ahead.

Moreover, they know that demand for gasoline has skyrocketed -- and that *every level of the supply chain is now stretched to the breaking point:*

>> <u>The world is quickly running out of oil</u>: The vast majority of Middle Eastern oil is too high in sulfur -- and much of the

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low-grade Russian shale oil is so hard and tar-like, you could build a house out of the stuff. *Even without further increases in consumption, the world is scheduled to run out of all known oil reserves in the not-too-distant future!*

>> The world's oil fields are pumping at nearly 100% of their capacity: This year, OPEC has finally hit its ultimate limit to produce crude oil. It CANNOT increase capacity any further.

>> Oil transport companies are also maxed out: The world's pipelines and tanker fleets are moving every drop they can from the oil fields, and transportation costs are skyrocketing -- up roughly 300% in the past five years.

>> Oil refineries here in the U.S. and elsewhere in the world have hit the wall: In 2004, global demand is expected to exceed refining capacity by a staggering one million barrels a day.

>> There's no relief in sight! It takes *years* for new oil fields ... new tankers and pipelines ... and new refineries to come online. And to make matters even worse, al Qaeda and other terrorist groups are openly threatening to stop the flow of oil from Iraq, Saudi Arabia and other major producers.

THE BOTTOM LINE: Every expert I talk to agrees that this great boom in oil and gas prices -- plus the profit opportunities it offers you -- still has YEARS to go!

Sure, you've seen temporary drops in oil and gas prices from time to time. But each time, they've surged again to higher highs. Any way you look at it, the long-term trend is up, up, UP!

You'll soon be paying $4 per gallon of premium gas -- a whopping $80 per tankful!

Why? Because China is sucking the oil world dry.

Nearly one-fifth of the world's population lives in China -- a staggering 1.3 billion people in all -- and thanks to a raft of major economic reforms, China's economy is growing at the blistering pace of over 9% per year -- THREE TIMES FASTER than ours!

The result of this economic expansion has been an explosion of demand for petroleum products to drive millions of new motorcycles, cars, buses, trucks, cargo ships and airplanes ... plus an explosion of demand for energy to power them.

Look at it this way: Right now, the U.S. consumes 7.2 billion barrels of oil each year -- about 25 barrels for every man, woman and child in the country. But despite the fact that China's population is nearly five times larger than ours, that nation consumes only 2.1 billion barrels per year -- about 1.6 barrels per capita.

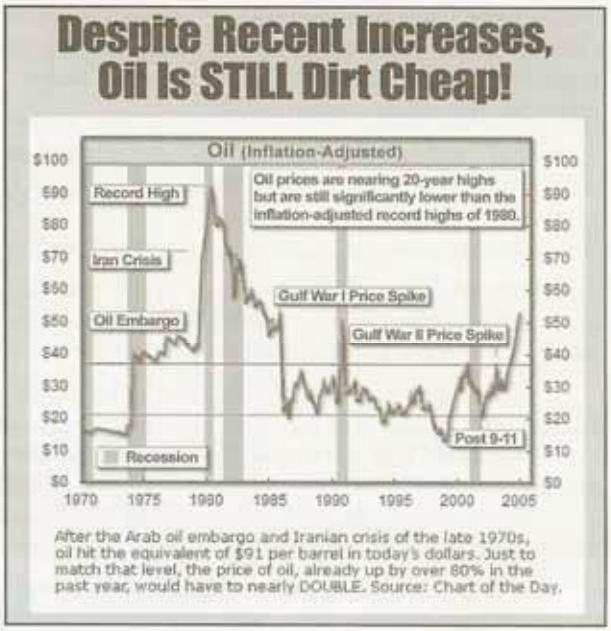
That means ...

>> For China's per-capita oil consumption to equal just 15% of America's, Chinese demand would have to jump nearly 240% -- to more than 5 billion barrels per year ...

>> To hit just 25% of America's per-capita consumption, Chinese demand would need to jump more than 400% -- to about 8.4 billion barrels per year ...

>> To reach just 50%, it would have to jump more than 800% -- to about 16.8 billion barrels a year ...

>> And for the average Chinese to consume as much oil as the average American does, China's oil demand would have to jump more than *one-thousand six-hundred percent* -- to 33.6 billion barrels a year: *That's 5.6 billion barrels more oil than the whole world consumes today!*



Impossible? You're *darned right* it's impossible!

Long before China's per-capita demand could hit even 15% of ours, it will have pushed the oil price so high, almost nobody could afford it.

And that's precisely my point -- China's great surge in demand has already begun. Its thirst for oil is growing evermore insatiable. And this exploding demand from a nation of 1.3 billion is going to drive oil prices -- and oil stocks -- to the moon!

The *rest* of Asia is ALSO sucking up every drop of oil they can lay their hands on!

China is merely ONE of the countries whose demand for oil is soaring 10, 20, even 30 times faster than U.S. demand:

>> India's oil consumption is skyrocketing: With 1 billion people, India's economy is BOOMING. According to industry experts, India will soon be importing an additional 1.5 billion barrels of oil each year.

>> South Korea's oil imports to DOUBLE: Now the 7th largest consumer of oil in the world, and with no oil reserves to speak of, South Korea has seen its oil consumption increase 276% since 1990. At this rate, the country will soon be importing an additional 2.2 billion barrels of oil each year!

>> Thailand's oil demand is skyrocketing, too: Oil industry experts predict that Thailand alone will soon be using as much oil as China is now -- around 2.1 billion barrels per year!

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Add it up yourself: Nearly 6 billion barrels in new demand from these four nations alone are about to hit the oil market and send prices soaring into the stratosphere! Make no mistake: Oil prices only have one way to go from here: UP!

It would take *a miracle of biblical proportions* to halt this surge in oil prices!

Even the mighty U.S. government is helpless to reverse this trend.

Sure, there's been a lot of talk about releasing some of the oil in our Strategic Petroleum Reserves. But even if all 668 million barrels were released, it would equal less than 60 days supply in the U.S.

The only way I can see for oil prices to fall now would be for billions of consumers, businesses and governments to voluntarily give up their cars and trucks ... ground their airplanes ... put their ocean-going fleets in dry-dock ... turn off their heaters and air conditioners ... shut down their factories ... and stop buying the thousands of plastics and other products made from oil products.

Could it happen? Sure it could happen: *When pigs fly!* So until pigs grow wings, you can pretty much count on soaring gas prices. Heck. In Europe, they're ALREADY paying $5.67 a gallon for premium!

If there ever was an investment no-brainer, *this is certainly it!*

That's why I sent you this bulletin today. And it's why I need to rush the full story to you in your FREE copy of *ENERGY WINDFALL* as soon as humanly possible.

In it, I reveal the full story about exploding world demand ... why supplies are static at best and rapidly dwindling at worst ... and most importantly, I introduce you to the SEVEN hand-picked stocks I'm counting on to at least DOUBLE YOUR MONEY in 2005-2006. For example ...

Oil Windfall Stock #1: Here is a rock-solid oil and gas explorer that grew revenues by 22% last year. And the growth should continue as the company is investing $480 million for capital projects that are so attractive, they'll remain profitable even if energy prices drop well below current levels.

And do you want to talk about reliability? This company spits cash like a ball player spits tobacco juice. The company recently approved a $.215 dividend -- its *239th* consecutive dividend without a reduction.

The stock trades at a discount to its peers, while its gross margin beats the pants off its competitors, coming in at nearly twice the industry average.

Oil Windfall Stock #2: This 63-year-old oil drilling service company has operations in 500 locations ranging from Albania to Yemen -- and it's a profit machine! Earnings per share are expected to increase 24% next year and 36% the following year.

Profits are forecasted to soar because the company is a major player in deep sea and complex drilling operations. As the world's ex-

isting oil fields become depleted, these sites are becoming increasingly important in finding new sources of energy. And the companies that can aid in that process should clean up.

In the second quarter, revenues were up 20% from the year ago period, while earnings are up 158%! And, despite gross margins that beat its rivals by ten percentage points, the company trades at a 49% discount on a price-to-earnings basis and a 16% discount on price-to-book.

Oil Windfall Stock #3: This supplier of products and services to the oil industry is making money hand over fist. Next year, the company is expected to grow earnings per share by 21%, thanks mostly to its opening of new markets. Best of all, the company's gross margin of 30% is significantly higher than the 22% of its competitors, and expected to improve even further.

Oil Windfall Stock #4: This oil and gas driller and explorer focuses on the Gulf of Mexico. With a vast database of seismic data, the company has enjoyed a 60% success rate when drilling new wells. That's SIX TIMES the international industry average!

Production is up 11% from last year. Cash from operations is up 45%. Earnings are up 76%!

The company has three new wells that should start production by the end of the year and another in early 2005. And it looks like it will be the winning bidder on ten unexplored tracts that could start producing oil in as little as one year.

For this kind of potential, you'd expect to pay a big premium. But the stock is trading at a huge discount with a price-to-book ratio of 1.42 and a price-to-sales ratio of 4.61. Compare that to the industry average of 8.60 and 12.06, respectively, and you can see why I think this stock is such a huge bargain right now.

PLUS, I'll introduce you to these great oil plays:

>> **Target: A 165% gain by April 2005**! This natural gas distributor is a turnaround story. After selling its construction business, the company is now able to focus on the gas business, which has steadily produced profits for years. The company is now expected to grow earnings per share 82% next year but the stock is still trading at LESS than book value: A whopping 52% discount compared to its peers.

>> **Target: A 288% gains in 12 months**! This South American natural gas processor and transporter delivers roughly 61% of the country's gas. Its dominant position in its market allows the company to grow profits an expected 63% this year. It has a 35-year license, practically no long-term debt, and a hale and hearty balance sheet.

>> **Target: A 245% gains in 14 to 16 months**! This company operates a pipeline that brings liquefied petroleum gas to Mexico. Starting in June, the company began selling some petroleum products in Mexico as well. Revenue has grown an average of 39% per year over the past five years. Also, VERY cheap!

Real Wealth - Energy Windfall #1

ENERGY WINDFALL is yours FREE!

Once you've read *ENERGY WINDFALL* -- once you see how exciting the oil market will be in the years ahead -- you'll need a regular monthly source of news, analysis and investment guidance in order to maximize your profits in oil and other energy investments.

That's why I created Larry Edelson's REAL WEALTH REPORT.

Every month -- and more often whenever there's news to report -- I'll give you everything you need to know to profit from the coming boom in oil prices. PLUS, I'll also lead you to tremendous new opportunities in other natural resource investments as well.

In every issue, you'll get ...

>> **Unambiguous, no-nonsense, totally unbiased "Buy," "Sell" and "Hold" signals for every REAL WEALTH investment in your portfolio -- explicit and specific investment recommendations designed to help you triple or even quadruple your money in 2005-2006**: Each month, I tell you, with complete objectivity, precisely which oil stocks and other real wealth investments to buy ... what to sell ... and what to hold on to. You'll never see bias creep into my guidance, and you'll never be left wondering what to do next!

>> **Timely recommendations to help you take advantage of tomorrow's greatest profit opportunities, whenever and wherever they arise**: REAL WEALTH is kind of like a giant aircraft carrier designed to get you through even the roughest seas with world-class safety. It gives you the stability, the tools, the power and the resources to weather political, social and economic storms and get your wealth safely through.

More than that: As the captain of this ship, I'm constantly scanning my investment radar for new opportunities wherever they arise. Each month, I employ a veritable "strike force" of proprietary timing indicators to guide me to the most exciting money-making opportunities available -- and I give you simple strategies for profiting from each one.

That's important: Because although I'm excited about the massive profit opportunities we're about to seize in the oil market, my REAL WEALTH REPORT is NOT exclusively an oil report. In the next few months, REAL WEALTH will also introduce you to ...

>> **Tremendous new opportunities in other natural resource stocks** (natural gas, timber, water) that give you the opportunity to pile up impressive profits in real assets that are absolutely indispensable to the world's industries and consumers -- and as such, have only one way to go: UP.

>> **Prudent "total return" investments** in highly profitable (and sometimes refreshingly "boring") natural resource companies that offer great dividends now and tremendous opportunities for capital appreciation in the months ahead.

I make it all very easy for you. No trading jargon -- just easy-to-read-and-follow instructions, all in plain English, about:

>> **New ways to diversify out of U.S. dollar assets and into foreign currencies**. In the last two years, the U.S. dollar has lost a staggering 21% of its value, as other currencies, such as the euro, have skyrocketed. In each issue of Larry Edelson's REAL WEALTH REPORT, I'll show you how easy it is to diversify out of U.S. dollar assets and into foreign currencies -- while still getting the full protection of FDIC-backed banking insurance.

>> **Speculative opportunities carefully selected to help you multiply your money four or five times FASTER**. If there's one thing I've discovered in more than 20 successful years of investing, it's that no matter what's happening, there's always a unique opportunity somewhere to make an absolute killing -- if you're willing to act fast.

Whether it's undervalued natural resource stocks that carry high yields of 6% to 11% ... or short-term currency plays on anticipated drops in the U.S. dollar ... or a huge increase in energy prices -- events like these will give us the opportunity to pile up truly massive short-term profits over and over again in 2005-2006.

The speculative opportunities aren't for everyone. But mark my words: As these markets continue to heat up through the end of this decade, you're going to have the opportunity to double your money -- over and over again.

I've got to tell you, there's nothing sweeter than cashing in BIG time when one of these investments shoots to the moon. Best of all, you can get started by putting just 1% or 2% of your portfolio into these speculative opportunities.

>> **PLUS, you get answers to your most pressing questions**. In every issue, my REAL WEALTH REPORT answers your questions and concerns about oil, energy, and natural resources ... capital preservation ... what investments to own NOW ... when to buy and sell ... what dangers and pitfalls to look out for ... and much more.

FREE access to the REAL WEALTH WEBSITE puts these powerful money-making tools at your fingertips 24 hours a day!

Anxious for my very latest updates and guidance -- and don't want to wait for the next issue to arrive by snail mail? Then surf over to my REAL WEALTH WEBSITE. The web address and password are printed in each issue of the newsletter! And while you're on the Larry Edelson's REAL WEALTH WEBSITE, be sure to:

>> Check out my latest alerts on the hottest geo-political news and investments I've identified for you ...

>> Review my latest forecasts -- for oil and other energy-related investments ... precious metals and mining stocks ... real es-

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tate ... the U.S. and international stock and currency markets ... and for the unique high-potential investments that offer you the best possible risk/reward ratio ...

>> Catch up on all my current recommendations for gold, silver and platinum ...

>> Get the latest stock quotes ... maintain your portfolio online ... check the headlines for news about companies whose stocks you own ...

>> And much, much more.

Other investment websites charge up to $19 per month -- $230 per year -- $460 for two years of access to these kinds of wealth-building tools -- but they're all yours FREE as a member of my REAL WEALTH SERVICE!

PLUS, you get URGENT ALERTS by e-mail or first-class mail whenever events warrant!

Whenever there's a major development in the energy, natural resources or other key markets, or in the world's geopolitical situation, I'll rush you a special URGENT ALERT by either e-mail or first-class mail (your choice). This lightning-fast response to the constantly changing investment landscape gives you the edge you need to keep your money safe AND maximize your profits!

Join me now and Larry Edelson's REAL WEALTH is less than 26 cents per day: YOU SAVE $90!

Normally, your one-year membership in Larry Edelson's REAL WEALTH REPORT would be a bargain at $189. But you don't have to pay that much. By joining me now, you'll SAVE $90 and receive *ENERGY WINDFALL* -- a $79 value -- FREE!

Want a better value? Simple: Join me for two years! The regular price is just $378, but if I hear from you now, YOU'LL SAVE HALF -- a full $189 -- and receive *ENERGY WINDFALL*, PLUS TWO additional Bonus Gifts -- AN ADDITIONAL $158 VALUE -- FREE ...

Bonus Gift #2: *The ULTIMATE Natural Resource Stock* -- You'll discover:

>> This premiere metals, mining and energy company is poised to benefit from almost every area of energy and metal price growth in Asia.

>> The company is an exporter of metallurgical coal for the steel industry, an exporter of energy coal, a producer of iron ore, a producer of copper, a producer of primary aluminum and a producer of manganese. PLUS, it also has substantial interests in

oil, gas, liquefied natural gas (LNG), nickel, diamonds, silver and titanium minerals!

Bonus Gift #3:
Smart Investor's Guide to Precious Metals Profits:
This is by far the hardest working money-saving tool any investor could have now. You'll discover:

>> How to find a precious metals dealer you can TRUST ...

>> What NEVER to do when buying oil, silver or platinum bullion ...

>> How to save BIG money on bullion delivery and storage ...

>> What bullion dealers never tell you and how to SAVE THOUSANDS on your bullion purchases ...

>> PLUS, you get my proprietary BULLION DEALER REVIEWS to help ensure that all your transactions are fair, safe and hassle-free.

That's $886-worth of savings and money-making tools -- PLUS the fairest money-back guarantee anywhere!

I'm so sure your new membership in my REAL WEALTH will be worth every penny, I'm prepared to offer you the strongest money-back guarantee possible:

Larry Edelson's REAL WEALTH is guaranteed to save you -- or MAKE you -- an ABSOLUTE MINIMUM of $5,000 extra dollars in the next 12 months OR IT'S FREE!

Take a full year to decide for yourself. You must be absolutely delighted with the profits you earn -- or just let me know and I'll rush you a full refund of every penny you paid on your membership. PLUS, even after the first year, you can cancel at ANYTIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

If you don't act on this exciting opportunity now, you'll be kicking yourself for YEARS to come!

I do NOT want you to miss out on this awesome profit opportunity. I urge you: Send for your FREE copy of *ENERGY WINDFALL* and decide for yourself.

Let's add up the value you get:

>> $189 value: You SAVE HALF on your two-year membership in Larry Edelson's REAL WEALTH REPORT ...

>> $79 value: You get *ENERGY WINDFALL* -- a $79 value -- FREE ...

>> $158 value: You get TWO Bonus Gifts -- *The ULTIMATE Natural Resource Stock* ... and *Smart Investor's Guide to Precious Metals Profits* -- an ADDITIONAL $158 value -- FREE!

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>> $460 value: You get free, 365-day-a-year access to the Larry Edelson's REAL WEALTH WEBSITE, with money-making tools other sites charge up to $230 a year for -- FREE!

>> You get an unlimited number of FLASH ALERTS by e-mail or first-class mail -- your choice -- whenever events warrant.

>> Best of all, you risk NOTHING by giving Larry Edelson's REAL WEALTH a try. You must agree that it's everything I've promised and more, or just cancel anytime in your first year for a full refund on your membership -- or anytime thereafter for a full refund on the unused part of your membership -- and keep everything you've received -- FREE.

So please don't hesitate. Not even for a second!

I urge you to accept this risk-free invitation to join me in Larry Edelson's REAL WEALTH.

Just complete and mail the order form enclosed with this report today. Or for faster service, dial TOLL-FREE 1-800-604-3649 right now.

If the prospect of more than tripling your money in 2005-2006 -- and perhaps even multiplying it ten times over -- is the least bit intriguing to you ... if the opportunity to make ALL your investments safer and more profitable is important to you ... send for your FREE copy of *ENERGY WINDFALL* right away.

My ironclad, 100% satisfaction guarantee means you have absolutely nothing to lose. And as this great bull market in oil heats up, you have truly enormous profits to gain.

I urge you: Join me in the Larry Edelson's REAL WEALTH SERVICE today!

Warmest regards,

Larry Edelson

Larry Edelson, Editor
REAL WEALTH SERVICE

P.S. I fully expect the seven energy windfall stocks I described in this letter to make investors up to 288% richer in 2005. But they aren't going to wait for you, me or anybody else to climb onboard.

Please: Let me show you how rising oil & gas price can double, even triple your money in the months ahead. Send for your FREE copy of my comprehensive *ENERGY WINDFALL* profit guide right away!

P.P.S. Please also remember: If I don't make you money, your three profit guides and up to a full year of my REAL WEALTH REPORT will cost you NOTHING! Please check out my 100% Satisfaction Guarantee on the attached Free Gift Certificate -- and let me hear from you today!



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ENERGY WINDFALL is your comprehensive, step-by-step roadmap to locking in tremendous profit potential. In your FREE copy of *ENERGY WINDFALL*, I give you a complete mastery of this great profit opportunity … name the stocks you simply MUST buy for explosive profit potential in the months ahead … give you my list of stocks you shouldn't touch with a ten-foot pole … and reveal my proprietary strategies for maximizing your profits and cutting your risk.

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The ULTIMATE NATURAL RESOURCE STOCK



You'll discover:

▲ This premiere metals, mining and energy company is poised to benefit from almost every area of energy and metal price growth in Asia.

▲ The company is an exporter of metallurgical coal for the steel industry, an exporter of energy coal, a producer of iron ore, a producer of copper, a producer of primary aluminum and a producer of manganese. PLUS, it also has substantial interests in oil, gas, liquified natural gas (LNG), nickel, diamonds, silver and titanium minerals!

▲ Here's the best part: This company is already making investors up to 3 times richer every five years — AND you even get a healthy dividend!

▲ And much, MUCH more!

Smart Investor's Guide to PRECIOUS METALS PROFITS



This is by far the hardest working money-saving tool any investor could have now. You'll discover:

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▲ What NEVER to do when buying oil, silver or platinum bullion …

▲ How to save BIG money on bullion delivery and storage …

▲ What bullion dealers never tell you and how to SAVE THOUSANDS on your bullion purchases …

▲ PLUS, you get my proprietary BULLION DEALER REVIEWS to help ensure that all your transactions are fair, safe and hassle-free.

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Take a full year to decide for yourself. You must be absolutely delighted with the profits you earn — or just let me know and I'll rush you a full refund of every penny you paid for your membership. PLUS, even after the first year, you can cancel at ANYTIME WHATSOEVER for a FULL REFUND on the unused portion of your membership.

Sincerely,

Larry Edelson
Editor, REAL WEALTH SERVICE

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One Step Ahead of Wall Street

This package uses a lot of techniques that have worked very well for me over the years. On the front cover, for example, there is a strong emotional element which was ideal at the time for connecting with investors who were disgruntled and disillusioned by the scandals of Wall Street.

There are elements there suggesting that most of our prospects had lost money in the proceeding couple of years due to the crashes in the NASDAQ and the Dow and the S&P. The cover copy both acknowledges and validates those feelings and then offers them a solution to doing it "Wall Street's way" with "Six Undiscovered Stocks Set to Soar".

On page two, we do a great job of establishing our editor's USP, which is to "get there first" — to discover small companies before the big mutual funds do. We make a big deal of how the only way to make money buying low and selling high is to find undiscovered stocks just before huge institutions jump in and snap them up.

Because Nancy's strategies are the star of the show here, and not any one individual stock or sector, many of our sidebars focus on why Nancy's approach is superior. We also use sidebars to tease or to reinforce the tease for the stocks that are revealed in the premiums, turning the sidebars into "ads" for the premiums.

Renegade stock-picker **NANCY ZAMBELL** — whose stocks are **ALREADY** generating **gains of up to 289%** in this young bull market — invites you to aim for…



TRIPLE-YOUR-MONEY GAINS by Staying ONE STEP AHEAD OF WALL STREET!

IN THIS URGENT ALERT:

It's time to TURN the tables ON WALL STREET!
Scores of big brokers, hundreds of money managers and millions of gullible stock market sheep come to you, hat in hand, BEGGING you to sell your stocks to them. You happily oblige, sell at TOP DOLLAR, and rake in a great windfall! Your secret? *LOOK AT PAGE 7, INSIDE!*

Why the odds are 9 in 10 that YOUR stocks will LOSE money — even when the market soars:
The two "cardinal sins" that sentence you to lower profits than you deserve — and that could cost you everything in the next 24 months. PLUS, how avoiding these common blunders could make you richer than Midas in 2004-2005. YEARS of frustration can end with the sage advice on PAGE 6, INSIDE!

PLUS:

Six undiscovered stocks set to SOAR:
Each one is a huge opportunity to **BUY LOW** — and yet each has exactly the kind of credentials that turn Wall Street analysts, money managers and institutions **GREEN** with envy!
Here's why their names will soon be on **EVERYONE'S** lips … why their prices are set to soar … and why — if you act now — you'll be laughing all the way to the bank! ***PAGE 8, INSIDE!***

UnDiscovered Stocks - One Step Ahead Of Wall Street

UnDiscovered Stocks - One Step Ahead Of Wall Street

The #1 Secret to Stock Market Riches:

Get There FIRST!

I want you to promise yourself ...

***"I will NEVER AGAIN obediently buy stocks Wall Street fat cats are desperate to sell me* — because if I do, I know I'll just wind up feeling used and abused again!"**

I want you to vow ...

***"I will NEVER AGAIN trust my money to overly hyped HAS-BEENS that have already seen their most explosive growth* — because stocks like that are a ticket to nowhere ... or worse, an invitation to a shellacking!"**

And most important, I need you to pledge ...

***"I will NEVER AGAIN 'BUY HIGH'* — because paying too much for ANY stock is worse than crazy: It's downright DANGEROUS!"**

As a stock-picker and guide, my mission is clear: To help YOU own the stocks Wall Street wants most — BEFORE Wall Street knows it wants them!

Any way you look at it, staying one step ahead of Wall Street means one thing: BUCKING THE CROWD! In a nutshell, it means buying investments when nobody else wants them and selling when other investors will pay just about anything to get them.

Look. Nobody ever got rich — TRULY rich — by following the herd. Sure, you can make some money that way — *for a while.* But to build wealth over the long haul ... to turn your paper profits into real wealth ... you MUST do the two things everybody recommends, but almost no one does:

You must ...

1. **"Buy low"** and you must,
2. **"Sell high."**

Let me show you how we can do it together: Read this eye-opening report from cover to cover — NOW!



Nancy Zambell is the renegade stock-picker whose unorthodox approach leads her to the stocks that Wall Street will be promoting tomorrow.

Ms. Zambell's recommendations have generated up to "TRIPLE-YOUR-MONEY" gains in 2003 and 2004. And even during the great bear market of 2000-2002, Ms. Zambell's approach led investors to stocks that generated returns of 48.2% ... 65.4% ... up to 69.4%!

Ms. Zambell's stock-picking insights have been featured and quoted in the *Wall Street Journal, Investors Business Daily, USA Today, Business Week, Barron's, Kiplinger,* on CNBC and in numerous local and regional publications.

In this eye-opening report, Ms. Zambell reveals the secrets of her amazing success and introduces the six little-known stocks that she's confident will multiply YOUR money in 2004 and 2005!

For more information, dial *TOLL-FREE* at **1-800-711-4090**

TRIPLE-YOUR-MONEY GAINS by Staying ONE STEP AHEAD OF WALL STREET!

IN THIS URGENT ALERT:

It's time to TURN the tables ON WALL STREET!

Scores of big brokers, hundreds of money managers and millions of gullible stock market sheep come to you, hat in hand, BEGGING you to sell your stocks to them. You happily oblige, sell at TOP DOLLAR, and rake in a great windfall! Your secret? *LOOK AT PAGE 7, INSIDE!*

Why the odds are 9 in 10 that YOUR stocks will LOSE money — even when the market soars:

The two "cardinal sins" that sentence you to lower profits than you deserve — and that could cost you everything in the next 24 months. PLUS, how avoiding these common blunders could make you richer than Midas in 2004-2005. YEARS of frustration can end with the sage advice on PAGE 6, INSIDE!

PLUS: Six undiscovered stocks SET to SOAR:

Each one is a huge opportunity to BUY LOW — and yet each has exactly the kind of credentials that turn Wall Street analysts, money managers and institutions GREEN with envy!

Here's why their names will soon be on EVERYONE'S lips … why their prices are set to soar … and why — if you act now — you'll be laughing all the way to the bank! *PAGE 8, INSIDE!*

Dear Investor,

In case you hadn't noticed … the economy and the stock market are kicking some SERIOUS BUTT these days — and we're piling up some SERIOUS PROFITS!

EXAMPLE #1: Last year, I recommended **InVision Technologies** — a company positioned to profit handsomely from the world's newfound obsession with security …

… and as I write this, it *jumped an astonishing 54.3%* — in just 10 months!

EXAMPLE #2: I also recommended **FBR** — a dull, boring finance company that paid a 12% annual dividend …

… and just days ago, I told my subscribers to lock in gains of up to 233% — TRIPLING investors' money in a little less than one year!

Better yet, many of my recommended stocks are spinning off profits — not just over months or years — but in a matter of DAYS:

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UnDiscovered Stocks - One Step Ahead Of Wall Street

Within the last 12 months, **Polaris Industries** cranked out a 25.6% return in just 79 days ... **Barr Labs** posted a 23.4% gain in a mere 57 days ... and **Fidelity National Financial** paid off like a lucky slot machine — with a 31.1% gain — in an unbelievably short 21 days!

Needless to say, turning your money over that fast means it's not at risk for years and years. No, when you take your profits in a matter of days, you cut your risk on each trade to a short burst of time.

And your gains can be stratospheric — like these actual examples from my portfolio in 2003 and 2004:

- **American Axle** rose 25.1% in just 99 days!
- **O'Reilly Automotive** climbed 37.2% in just 142 days!
- **Polaris Industries** jumped 25.6% in just 79 days!
- **SS&C Technologies** roared ahead 45.1% in just 115 days!
- **Barr Labs** advanced 23.4% in just 57 days!
- **Electronics Boutique** skyrocketed 31.58% in just 56 days!

It's time for YOU to take FULL ADVANTAGE of this AWESOME new bull market!

My name is Nancy Zambell, and my mission is to double and triple the profit you can wring out of this great stock boom while keeping your risk to an absolute MINIMUM.

Managing risk is absolutely vital today. Because this time around, you need to hang on to the money you make. Not only do you need to USE this great new boom to amass paper profits — you also need to turn those profits into REAL money in the bank!

And even more important, you need to do everything humanly possible to never — NEVER — get stung with the gut-wrenching losses most investors have endured over the past few years.

This time *you need to do it RIGHT* — with the kinds of high-value, low-risk stocks I've described above — stocks that are already generating up to TRIPLE-YOUR-MONEY RETURNS in this exciting new environment!

In our next few minutes together, I'm going to help you do all that and more:

FIRST: I'm going to GIVE you — completely FREE and without obligation — the amazingly simple secret that lets you do the one thing most investors fail to do: BUY LOW and SELL HIGH. More than that: It can let you cut your risk of loss and STILL leave big-shot analysts ... fat-cat money managers ... and shamelessly greedy brokers ... are the vast majority of stock investors eating your dust!

SECOND: I'm going to introduce you to six outstanding, low-priced, high-value stocks you simply MUST buy NOW. Each one is a huge opportunity to buy low — and yet each has exactly the kind of credentials and qualities that turn Wall Street analysts, money managers and institutions green with envy.

UNDISCOVERED STOCKS IS PUBLISHED BY PRUDENT INVESTORS PUBLISHING, LLC ("PIP"). 15430 ENDEAVOUR DRIVE, JUPITER, FL 33478, USA; EMAIL: SUPPORT@PARKERZAMBELL.COM; PHONE: 1-800-711-4090; FAX: 561-625-6685. PIP IS STRICTLY A RESEARCH PUBLISHING FIRM AND FALLS WITHIN THE PUBLISHER'S EXEMPTION OF THE DEFINITION OF AN "INVESTMENT ADVISOR" AND IS OF GENERAL AND REGULAR CIRCULATION. WE DO NOT PROVIDE INDIVIDUAL CUSTOMIZED INVESTMENT ADVICE. UNDISCOVERED STOCKS IS NOT REGISTERED WITH ANY FINANCIAL REGULATORY AGENCY SUCH AS NASD, SEC OR NYSE. ALL GAINS CITED ARE BASED ON DATA AS OF 04/15/2004. THE INFORMATION WE PUBLISH IS BASED ON OUR OPINIONS PLUS OUR STATISTICAL AND FINANCIAL DATA AND INDEPENDENT RESEARCH. THEY DO NOT REFLECT THE VIEWS OR OPINIONS OF ANY REGISTERED CORPORATE AFFILIATE. THE MONEY YOU ALLOCATE TO THIS SERVICE SHOULD BE MONEY YOU CAN AFFORD TO RISK. WHILE EVERY EFFORT IS MADE TO EVALUATE THE ACTUAL EXPERIENCE OF SUBSCRIBERS, ALL PERFORMANCE FIGURES MUST BE CONSIDERED HYPOTHETICAL, AND PAST RESULTS ARE NO GUARANTEE OF FUTURE PERFORMANCE. FOR MORE DETAILS, SEE OUR TERMS AND CONDITIONS AT HTTP://WWW.UNDISCOVEREDSTOCKS.COM/tc-uds.html. COPYRIGHT (C) 2004 BY PRUDENT INVESTORS PUBLISHING, LLC. ALL RIGHTS RESERVED.

For more information, dial *TOLL-FREE* at **1-800-711-4090**



My Favorite Trades of the New Millennium ... *(So Far!)*

STOCK	BUY PRICE	SELL PRICE	TOTAL RETURN
SUMMIT TECHNOLOGY	14.50	18.94	30.60%
MID ATLANTIC MEDICAL SERVICES, INC.	27.24	35.82	31.50%
ELECTRONICS BOUTIQUE	23.18	30.50	31.58%
MINIMED INC.	34.63	47.00	35.74%
DOLLAR GENERAL	15.99	21.85	36.65%
O'REILLY AUTOMOTIVE	24.78	34.00	37.21%
CUBIC CORP.*	16.50	23.24	40.85%
NBTY INC.	15.29	21.59	41.20%
SS&C TECHNOLOGIES*	17.30	25.10	45.09%
OXFORD HEALTH PLANS, INC.	26.41	39.15	48.24%
TRW INC.*	37.18	56.02	50.67%
INVISION TECHNOLOGIES	21.39	33.00	54.28%
BURR-BROWN CORP.	63.38	104.00	64.10%
SYMANTEC CORP.*	37.81	62.55	65.43%
ADVANCED DIGITAL INFORMATION CORP.	14.19	24.04	69.44%
SHUFFLE MASTER	19.66	35.00	78.03%
DYCOM	13.65	25.07	83.66%
REXALL SUNDOWN, INC.	11.94	23.75	98.95%
CUBIST PHARMACEUTICALS INC	10.31	32.50	215.23%
FBR INC*	09.04	30.13	233.30%
SUPERGEN INC **	10.50	40.88	289.33%

Of course, depending on the actual prices investors paid and the commissions charged, results may vary for the better or worse. Past performance is not indicative of future results. Some positions are from my *Untapped Opportunities* service, now merged with *UnDiscovered Stocks*. * *Total Return includes accrued dividends* ** *Current open position in UDS portfolio*

Right now, they're not yet on the radar screens of the Wall Street crowd. I want you to discover these stocks before Wall Street does — before they drive them through the roof!

And THIRD: I'm going to invite you to send for the whole story on these amazing finds in a FREE copy of my COMPLETE ***Beat-The-Street Portfolio!*** You get six detailed profiles of my picks for the very best "BUY-LOW, SELL-HIGH" stocks to buy now — the half-dozen companies that stand head and shoulders above the rest.

Right now, each of these stock profiles is advertised nationally for $79 — $474 for all six. But it's so urgent that you discover these companies before Wall Street does that I want to rush you the entire portfolio completely without cost or obligation: *ABSOLUTELY FREE!*

More on that in a moment. First, let's take a look at the number one blunder most

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investors make — and the astonishingly simple secret to consistently making money on Wall Street today ...

The startling reason why most investors LOSE money

This may shock you. But did you know that the vast majority of individual investors do NOT make money? On the contrary: According to *Business Times*, a whopping 90% to 95% of all investors actually LOSE MONEY!

WHY? Simple: They invest BACKWARDS! Everyone knows that the ONLY way to make money in stocks is by buying low and selling high. Only problem is, most folks do just the opposite: *They buy high and sell LOW!*

You've seen it a million times:

A lone broker or stock analyst begins hyping a stock. Almost instantly, legions of analysts and brokers begin piling on, creating a buying frenzy among their big institutional clients. Money begins pouring in and the stock's price leaps higher.

With the stock's price jumping, the investment media jumps on the bandwagon, featuring the company, its CEO and the analysts on national TV, in the *Wall Street Journal* and every other investment publication you can name.

At this point, millions of individual investors get into the act, pushing the stock's price even higher. Still, more people sink their money into it.

You know what happens next:

Even while the buying frenzy continues, company insiders, big investors and institutions begin quietly unloading their shares. The stock's price momentum slows, then stalls. Finally, when the last individual investors have their money on the table, it begins to fall.

With every downtick in the stock's price, millions more investors find themselves in the hole: Holding a stock that's worth LESS than they paid for it and hoping against hope that it will rally just enough to let them out with most of their money — and dignity — intact.

It rarely does, of course. And so thousands ultimately wind up walking away near the bottom with a massive loss.

What went wrong? I'll tell you what went wrong: They committed the two cardinal sins of investing:

This remarkable value-based approach even lets us "Out-Buffett" the great *WARREN BUFFETT!*

This amazingly simple approach has even led me to stocks that WARREN BUFFETT — widely known as the world's greatest investor — was about to buy *BEFORE HE EVEN KNEW HE WANTED THEM!*

It's true: Not long after I recommended **Justin Industries** — which makes building products — Warren Buffet saw its value and scooped up the entire company.

And it happened again with **Clayton Homes** — a steeply undervalued builder of manufactured homes — which I recommended in October 2002. Again, Buffett saw what I saw, and just 10 months later — in August 2003 — he bought the company!

Not only does the *UnDiscovered Stocks* approach beat Wall Street to the punch ... we even beat Warren Buffett — "the world's greatest investor" — over and over again!

Let me show you how profitable my *UnDiscovered Stocks* strategy can be for you: Send for your FREE copy of my ***Beat-The-Street Portfolio*** TODAY!

For more information, dial *TOLL-FREE* at **1-800-711-4090**

CARDINAL SIN #1 — They bought high: Instead of buying undiscovered, low-priced, high-value stock, most bought after Wall Street had begun hyping the stock. Many more bought on each uptick. And most of the stock was bought at the TOP — when the buying frenzy hit its zenith.

CARDINAL SIN #2 — They sold low: And their punishment was swift, painful and, most of all, COSTLY.

The good news is, thanks to my *UnDiscovered Stocks* strategy, *this doesn't have to happen to YOU!*

The only way I know to consistently BUY LOW and SELL HIGH: Stay one step ahead of Wall Street

My *UnDiscovered Stocks* approach is the ONLY rational, reasonable, PRACTICAL stock-picking technique I know of that practically compels you to ...

- BUY great stocks on the cheap when almost nobody even knows they exist and ...
- SELL when everybody is in a panic to *pay through the nose* for them!

How? Simple ...

- **You BUY LOW by beating Wall Street's fattest fat cats to the punch:** My stock-picking technique leads you to the kinds of well-managed, fast-growing, up-and-coming companies that have all the qualities big-time money managers, mutual funds and analysts crave — and lets you pick them up while they're still undiscovered by Wall Street: *BEFORE* massive institutions pour millions of dollars into them ... *BEFORE* they're touted on CNBC and in print ... and *BEFORE* their prices start shooting for the moon!

... And because you're buying them BEFORE Wall Street's ultrapowerful propaganda machine has a chance to get revved up, you get in on the bottom price levels: *You buy LOW!*

Nancy Zambell's "BUY-LOW, SELL-HIGH" Approach:

THE Strategy For ALL Seasons!

Even as the Tech Wreck shook Wall Street to its foundations in 2000–2002, members of my *UnDiscovered Stocks* service had the opportunity to ...

- DOUBLE THEIR MONEY with a 98.95% gain in **Rexall Sundown ...**
- TRIPLE THEIR MONEY with a 215.23% gain in **Cubist Pharmaceuticals** and ...
- QUADRUPLE THEIR MONEY with a mind-blowing 289% gain in **SuperGen!**



This simple "BUY-LOW, SELL-HIGH" approach generated gains of up to 289.39% in one of the greatest bear markets ever — even as other investors were losing their shirts!

Just do that, and you're already halfway there. You'll never pay too much for a stock. You'll never own companies that rise for just a few days or weeks, only to crash and burn. Whether the Dow sinks or soars, buying low stacks the deck in your favor right from the outset.

Then ...

- **You SELL HIGH after Wall Street's ultra-powerful hype machine has whipped up demand for your stock to a fever pitch:** With my strategy, you are primed to SELL your stocks only AFTER Wall Street analysts and brokers have discovered them ... promoted the heck out of them ... and sent millions of investors into a frenzied panic to own them at any cost! Then, as scores of big brokers, hundreds of money managers and millions of investors come to you, hat in hand, BEGGING you to sell your stocks to them — you happily

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Mark my words: **This is PRECISELY the kind of stock that Wall Street analysts would LOVE to promote — if they only knew about it! Once it's discovered, there's virtually no limit to how high it could go!**

Beat-The-Street Stock #1:

The "Microsoft" of the 21st Century

Microsoft became one of the world's richest companies by creating a "MUST-HAVE" computer program: Windows. And it has stayed on top by continually improving its product with "MUST-HAVE" updates virtually every year.

Since Microsoft was "discovered" by Wall Street in 1996, its stock has exploded 383% to $26 today. Early bird investors who put $25,000 into the stock then now have $124,000 — and that's AFTER the stock lost ground in the Tech Wreck!

Wouldn't it be great if you could find ANOTHER company like that? A company with a "MUST-HAVE" computer program — a program that tens of millions of people in tens of thousands of organizations are already using …

… but that is still *UNDISCOVERED* by Wall Street?

Impossible? HAH! That's precisely what I give you in your FREE copy of my *Beat-The-Street Portfolio*!

This company just happens to own the critical piece of software that allows computers to "talk" to each other over the Internet. It doesn't matter if you have a mainframe, a desktop, a laptop or a palmtop — or if your operating system is made by Apple, Microsoft, Linux or UNIX. This program lets you connect and communicate!

Using this software, you can connect your home computer or laptop to any other computer … run the distant computer's software … create and store documents on it … copy files from it to your computer … in effect, use the remote computer as if it were your own!

At last count, nearly 50 million people in more than 120,000 companies, government agencies and educational institutions — including *all* the Fortune 100 and 99% of the Fortune 500 — rely on this product just to do their jobs!

And this company is raking in the profits. In 2003, sales were 116% higher than in 2002.

Best of all, profits are up dramatically as well. Net income is up from $93.9 million in 2002 to $126.9 million in 2003 — a 35% increase.

And get this: Earnings per share are up a whopping 39.3% for 2003. They're growing at more than TWICE the industry average!

With all that money pouring in — cash flow from operations was approximately $255 million in 2003 — you'd expect the balance sheet to be strong. And it is! The company has cash and investments of $898.3 million on the books, with total cash per share at $7.90.



A $474 VALUE FREE!

Please — for your own sake — do NOT miss out on this opportunity! Send for your FREE copy of my *Beat-The-Street Portfolio* right away!

For more information, dial *TOLL-FREE* at **1-800-711-4090**

Beat-The-Street Stock #2:

Net income is SOARING 56% a year!

This company's numbers are so spectacular, I don't even need to tell you what it does.

Suffice it to say that it's a retail company sitting smack-dab on top of some of the hottest products in the mall — and it's PRECISELY the kind of stock Wall Street money managers DREAM about discovering!

Plenty of room to grow: Although revenues are currently less than $1 billion, its prime customers spend more than $200 billion a year on the types of products this retailer sells!

It's growing like gangbusters: For the first nine months of fiscal 2003, sales were up 38% over the previous year — to over $975 million a year — and net income was up 56%.

Superstar management: Cash flow from operations for the last 12 months was $36.6 million. Plus, the company has only 32 cents in debt per dollar of shareholder equity.

It's undiscovered: Of the thousands of analysts on Wall Street, only 11 even follow this amazing stock!

You can still buy it LOW: It's selling at only 18.7 times expected earnings — less than 20% the valuation of the average S&P 500 stock!



Unless I miss my guess, this outstanding stock will be an easy DOUBLE in the next few months. Don't miss out: Send for FULL DETAILS in your FREE copy of my *Beat-The-Street Portfolio* right away!

oblige: You sell at TOP DOLLAR and make a great windfall!

In short — as you'll see when your FREE copy of my ***Beat-The-Street Portfolio*** arrives, you profit NOT by following the crowd ... NOT by blindly buying what big brokers want to sell you ... but by sticking with UNDISCOVERED stocks that keep you ONE STEP AHEAD of Wall Street!

How does it work? Like GANGBUSTERS!

And not just in good times like these either! Of course, all investments contain inherent risk, and past performance is not indicative of future results. But, over the years, staying one step ahead of Wall Street with this unique "BUY-LOW, SELL-HIGH" approach has been proven time and time again: In bull markets ... in bear markets ... and even when the markets were going NOWHERE.

For example ...

In the last year of the great 1990s bull market: Investors who followed our value-based recommendations should have raked in a 30.6% gain in **Summit Technologies** ... a 42.0% gain in **Colorado MedTech** ... a 64.1% gain in **Burr-Brown** ... and a 98.9% gain in **Rexall Sundown** — just to name a few.

In one of the most vicious bear markets in history: Investors who acted on my recommendations should have piled up a 35.7% gain in **MiniMed** ... a 48.2% gain in **Oxford Health Plans** ... a 50.7% gain in **TRW Inc.** ... a 65.4% gain in **Symantec** ... and a whopping 69.4% gain in **Advanced Digital** — and many, many more.

And ALREADY in this fledgling recovery, staying one step ahead of Wall Street has led us to a 40.8% gain in **Cubic** ... a 46.1% gain in **SS&C Technologies** ... a 78.0% gain in **Shuffle Master** ... a 83.6% gain in **Dycom** ... and, just days ago, a 233% gain in **FBR Inc.!**

UnDiscovered Stocks - One Step Ahead Of Wall Street

My stocks consistently leave Wall Street's highest-paid stock-pickers wondering what HIT them!

You may be asking yourself, "How is it possible for anyone to find and buy great companies before huge brokers and institutions with million-dollar research budgets even know they exist?"

It's a great question! I get asked that a lot — especially by subscribers to my *UnDiscovered Stocks* investment service who are still flush from having bagged a tidy profit.

After all, Wall Street analysts and money managers control hundreds of billions of dollars. They could easily afford to spend millions on stock research. How in the world does anyone beat big brokerage houses ... mutual funds ... pension funds ... hedge funds ... and other massive institutions to the draw?

Look, most investors think that Wall Street is a place where thousands of research analysts work day in and day out to identify tomorrow's hottest stocks. Nothing could be further from the truth! In fact ...

Brokerage analysts only follow a tiny percentage of the 10,000 stocks traded on Wall Street. Despite the recent scandals and the fines they've had to pay for their shoddy business practices, big brokerages haven't changed much. Most are still FAR more interested in finding new underwriting clients than in finding great stocks for you. As a result, brokerage analysts wind up following

Beat-The-Street Stock #3:

Signed and sealed defense contracts virtually GUARANTEE soaring profits as far as the eye can see!

Talk about a sure bet: This undiscovered gem provides healthcare for 1.5 million active duty and retired U.S. military personnel and their families — a contract that's now worth nearly a half-billion dollars, and it's RISING nearly 15% a year!

PLUS, the company's subsidiaries provide health care to ANOTHER 5.3 million people in 15 states through group, individual, Medicare, Medicaid and TRICARE programs ...

PLUS, the company itself administers the delivery of managed care services — health maintenance organizations (HMOs), insured preferred provider organizations (PPOs) and point-of-service (POS) plans ...

... AND YET THIS STOCK WOULD HAVE TO JUMP MORE THAN 130% JUST TO CATCH UP WITH THE VALUATION OF THE AVERAGE S&P 500 STOCK!

That's UNBELIEVABLE — especially since the company is sitting on a Mount Everest of cash: A whopping $859.7 million in all. That's $7.60 in cash for every outstanding share of stock! And the company has achieved its success without excessive borrowing, keeping the debt-to-equity ratio at a low, low 0.31.

Mark my words: Wall Street is going to discover this stock and when it does, you'd better hang onto your hat! I see it jumping at least 130% in no time flat!



My advice: **Put this company in your portfolio now — before Wall Street discovers it. Send for your FREE copy of my *Beat-The-Street Portfolio* TODAY!**

A $474 VALUE FREE!

For more information, dial *TOLL-FREE* at **1-800-711-4090**

Beat-The-Street Stock #4:

This is the kind of undiscovered gem that drives money managers into a BUYING FRENZY!

This undiscovered winner helps consumers cut out all that nonsense, and this simple business concept is making it money hand over fist. In fact, this company makes buying a car — any car — cheaper, easier and more fun than ever before. And soon I think it's going to make early-bird investors rich.

The company has more than 400 new vehicle franchises in 24 states selling 35 different brands of cars — from Ford, GM, DaimlerChrysler and Toyota to Nissan, Honda and BMW — which means it can cater to a wider market and make more sales.

And the company's website makes it even easier for anyone to buy a car. Unlike the major car-buying websites, it doesn't sell your name to a dealer — it is the dealer. You can buy your car online from the company, then go pick up the car at one of its local dealerships or even have it delivered.

No wonder it sells more than 2,000 cars each day!

The company also offers maintenance and repair services, parts, service contracts and, most important, financing and insurance. And while financing and insurance accounts for a mere 3.1% of sales, it accounts for a full 20% of total gross profit!

In the fourth quarter 2003, the company had record earnings per share of $0.28 — and overall earnings for 2003 reached $1.32 a share and are expected to rise to $1.41 a share in 2004.

It's a solid, stable company with superhigh insider ownership at 38%. But best of all, the shares are still cheap, selling for just 12.3 times earnings and a meager one-fourth of sales.

Think of it: At that level, this stock will have to jump 90% just to equal the average S&P 500 stock!

PLUS, only six of Wall Street's thousands of analysts are even following this stock right now. But soon, this company's amazing growth and financial strength are sure to be discovered. And when they are, you'd better hang on for a profit ride of mass proportion!



Let me introduce you to this undiscovered winner — FREE — in your complimentary copy of my *Beat-The-Street Portfolio.* Send for your FREE copy NOW!

— and RECOMMENDING — only the stocks that their bosses tell them to.

Of the 10,000 stocks that are traded on Wall Street every day, each of the top 10 brokerage firms on Wall Street follows no more than about 2,000. And many of those are companies that the investment bankers are doing business with or WANT to do business with.

Can analysts recommend stocks that aren't good investment banking candidates? Some could. But it isn't encouraged by brokerage bosses. The LAST thing brokers want is an independent thinker in their research departments!

Money managers at the other big institutions on Wall Street — mutual, pension and hedge funds, for example — aren't beating the bushes for great new stock ideas either. For the most part, they're more interested in the stocks that all the other institutional investors ALSO own. That way, if they screw up, they figure they'll at least have the excuse that they were in "good company."

Do Wall Street insiders EVER break these rules? Do brokerage analysts EVER issue "BUY" signals for stocks their investment banking divisions don't care about? Do money managers ever pour their institution's money into smaller-cap stocks?

UnDiscovered Stocks - One Step Ahead Of Wall Street

Sure, but very rarely because analysts or money managers discovered the stock on their own. It happens when a formerly obscure, UNDISCOVERED stock suddenly makes news. The announcement of a new discovery ... a high-potential partnership with a major firm ... or a huge jump in earnings ... can suddenly have scores of analysts on the Street screaming *"BUY!"* at the top of their lungs.

But we don't buy then. Our mission is to own these stocks BEFORE the institutions discover them. So we don't buy them when Wall Street discovers them — that's when we SELL!

Beat-The-Street Stock #5:

Double, triple, maybe even QUADRUPLE YOUR MONEY with a U.S. airline you never heard of!

Heck. This airline's PASSENGERS haven't even heard of it — let alone anyone on Wall Street!

But if you've boarded a United Express or Delta Connection plane lately, chances are you were really on THIS little-known airline — owning stock of this unique, undiscovered company is like strapping a jet engine onto your stock portfolio!

It's a regional airline with a fleet of 145 aircraft, serving 84 destinations in the East and Midwest as well as Canada.

Remarkably, United and Delta spend a fortune to provide passengers for this company: The two giants pay for advertising, sales costs, flight scheduling — even frequent flier club administration — just to keep this company's planes full.

This company just flies its planes — and gets paid whether its planes are empty or full. SWEET DEAL!

And in spite of the dark clouds some airlines are traversing right now, the skies are blue for this company. Net income soared from $39.3 million in 2002 to $82.8 million in 2003 — a whopping 110.7% increase!

And this company's not done growing — not by a long shot! Right now, it's planning to create a new, low-fare airline based at Washington's Dulles International Airport. The strategy: Use the right aircraft sized for the right markets, and give travelers what they want — low, simple fares ... a faster, easier travel experience ... and a convenient, flexible flight schedule.

The company's numbers look great. Its coffers are stuffed with $297.9 million in cash and equivalents — about $6.58 per share.

AND GET THIS: As I write this, the company's shares are DIRT cheap — a low, low 5.4 times earnings.

That's a little more than ONE-FOURTH the average S&P 500 stock and ONE-FIFTH the valuation of the average airline stock!

Talk about BUYING LOW!!! Can you see the power of staying one step ahead of Wall Street?

Can you imagine the PROFITS that will be made if and when this stock is discovered? Even if it just rises to its industry average, you're looking at a gain of up to 600% ...

... Enough to turn a $25,000 investment into a whopping $175,000!

Isn't it time YOU experienced the power of my *UnDiscovered Stocks* approach first-hand? I urge you — send for your FREE copy of my ***Beat-The-Street Portfolio*** RIGHT NOW!





Isn't it time YOU experienced the power of my UnDiscovered Stocks approach first-hand? I urge you — send for your FREE copy of my *Beat-The-Street Portfolio* RIGHT NOW!

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For more information, dial *TOLL-FREE* at 1-800-711-409

Each stock must pass more than 30 screens to earn the "Nancy Zambell Seal of Approval"

So how DO I beat Wall Street to the punch?

Simple: I gladly do the legwork that they are too busy ... too arrogant ... and, in some cases, too lazy to do!

To do that, I have developed more than 30 custom screens that lead me to the stocks every broker ... every money manager ... and every institution would kill to own — *IF they only KNEW about them!*

- **ELEVEN of my screens make sure you BUY LOW:** Two screens lead us to stocks that are UNDISCOVERED — and thus haven't been run up in price by the Wall Street hype machine ... six tell us if a stock is UNDERVALUED ... and three additional screens serve as TIMING INDICATORS that tell us we're buying at the right moment in the cycle to get the best value.

- **TWELVE screens ensure that each stock has prodigious GROWTH POTENTIAL:** Seven screens rate a company's overall GROWTH POTENTIAL ... three ensure that the company is more or less RECESSION-PROOF — has the ability to expand in bad times as well as good — and two screens tell me whether the stock's price has already established substantial upward momentum.

- **One screen tells me how confident the company's top INSIDERS are in its continued success:** Unusual insider buying — or selling — can alert me to special opportunities or special dangers that have been hushed up. And when I see something extraordinary, I take a much closer look to uncover what everyone else is missing.

- **TEN screens ensure the relative SAFETY and LIQUIDITY of your investment**: Three screens to tell me if there's POSSIBLE TROUBLE BREWING at the company ... four screens help me identify stocks with REDUCED PRICE VOLATILITY ... and three screens ensure that the stock is LIQUID enough for you to be able to buy or sell your shares at the right price.

THE BOTTOM LINE: Investing this way allows you to ...

- BUY LOW.

- Buy ONLY great mid-cap companies with enthusiastic and skilled management, tremendous growth potential and outstanding stock price liquidity — the kinds of companies most money managers would kill for.

- Sell high. Heck. That kind of company is going to offer you outstanding profit potential even BEFORE Wall Street jumps on the bandwagon. And AFTER they're discovered, KATIE BAR THE DOOR!!!

- THAT'S how *UnDiscovered Stocks* left the indices in the dust even in the great boom of the 1990s ...

- It's how my approach made it possible for investors to buy stocks that doubled — or even better — in the depths of the great bear market of 2000-2002 ...

- And it's how my stocks are *already* chalking up gains of up to 289% — enough to TRIPLE YOUR MONEY — in today's hot new bull market!

Can you see why it's so vital that you get your FREE copy of my *Beat-The-Street Portfolio* right away?

Not only will my ***Beat-The-Street Portfolio*** give you the names of six ready-to-soar stocks, it ALSO will tell you when to buy and how much to buy and what strategy to use for selling when the time comes to take your profits.

You'll discover great "hair-trigger" stocks — companies that are quietly sitting on immi-

UnDiscovered Stocks - One Step Ahead Of Wall Street

My UnDiscovered Stocks strategy gives you six big benefits no other stock-picking approach can!

1 You buy low. You'll never pay too much for a stock. Few, if any, analysts are touting them ... few money managers or stock analysts pay them any attention ... and millions of investors are blissfully ignorant of their very existence. That means there's no froth in the price. You never have that nagging feeling that you paid too much or bought too late!

But when they're discovered, look out!

2 You sell high. I was a Wall Street research analyst. I know exactly how they think, I know exactly what they look for, and I've developed a methodology that helps me find the stocks that they are most likely to discover, so you can buy them before they do!

The stocks you buy will meet or exceed the qualifications Wall Street money managers demand in the stocks they buy. That means they'd be good investments even if Wall Street doesn't discover them.

At the same time, though, these are mostly smaller stocks. So it doesn't take much to light a fire under them. All you need is a buy signal from just one or two Wall Street analysts to get the ball rolling, start a stampede and drive the stock to an easy double, triple or even a grand slam!

Most important: When you own undiscovered stocks just before Wall Street begins hyping them, you don't need a bull market in the Dow, the S&P or anywhere else!

3 You cut your risk three ways:
First, because you're not buying the big caps at inflated prices, the downside on your stock is relatively small.

Second, because you're buying stocks with VALUE and strong balance sheets, you have an additional cushion against adversity.

Third, because huge Wall Street institutions aren't loaded with them, it's unlikely you'll get caught in a stampede.

4 You get the satisfaction of telling Wall Street fat cats to take a flying LEAP!
They want you to buy the stocks THEY need to sell. They want to get rich at your expense. I want you to grow rich by turning the tables on them — by using their buying power to your personal advantage.

Look, you don't get rich by following the crowd. If history tells us anything, it's that lemmings wind up stampeding off of cliffs. Sheep get shorn.

You get rich by owning what the crowd will be frantic to own tomorrow — and then selling into that frenzy. It's the only way you're going to ever know what it feels like to have millions of investors frantic to own the very stock you own and willing to pay just about anything for it!

5 You'll invest with supreme confidence. Losing sleep over your investments is for the birds. So is living under the suspicion that you're going to be left feeling like a sucker again.

When you use my *UnDiscovered Stocks* approach, you have a PLAN that gives you the DISCIPLINE to buy low and to sell high. Consistently. Over the LONG haul. That's the kind of confidence that makes investing fun again!

6 You enjoy the ultimate in simplicity:
My *UnDiscovered Stocks* approach couldn't be easier to follow. Each month, your copy of my *UnDiscovered Stocks* newsletter gives you all the details on the stock I'm recommending for that month ... PLUS specific "hold" and "sell" signals for every stock in our portfolio ... plus breaking news on every stock we're currently holding ... all in plain English!



This is the way investing was MEANT to be! Send for your FREE copy of my *Beat-The-Street Portfolio* right away simply by calling toll-free 1-800-711-4090!

For more information, dial *TOLL-FREE* at **1-800-711-4090**

Worried about losing it all in a market downturn?

UnDiscovered Stocks laugh in the face of bear markets — and bring in windfall profits through thick and thin!

One of the best things about buying great stocks while they're still undiscovered and dirt cheap is that when the market falls, you'll find yourself with a margin of safety that's simply not available to the average investor.

Just take a look at how well you would have done with the stocks I recommended during one of the worst bear markets in history. While other investors were losing millions, my subscribers following my advice were buying the stocks below.

The key is buying undiscovered stocks — stocks that are well beneath Wall Street's radar screen but are sitting on hidden triggers that will soon catapult them on to the buy lists of investment institution all over America.

Now, I will reveal six undiscovered stocks that are about to go berserk — and make investors staggering profits — as the new bull market blasts off.

Company Name	DATE OPENED	BUY PRICE	DATE CLOSED	Sell Price	Percent CHANGE	Change in the S&P
Rexall Sundown, Inc.	06/18/99	11.94	05/01/00	23.75	98.95%	04.67
Advanced Digital Information Corp.	07/24/00	14.19	05/03/01	24.04	69.44%	-11.31
Symantec Corp.	10/23/00	37.81	06/13/01	62.55	65.43%	-13.62
Burr-Brown Corp.	05/17/00	63.38	06/22/00	104.0	64.10%	02.47
TRW Inc.	03/19/01	37.18	09/25/02	56.02	50.67%	-28.17
Oxford Health Plans, Inc.	09/24/01	26.41	02/19/02	39.15	48.24%	06.97
MiniMed Inc.	02/20/01	34.63	07/20/01	47.00	35.74%	-01.83
Mid Atlantic Medical Services, Inc.	03/18/02	27.24	05/03/02	35.82	31.50%	-06.75

Of course, depending on the actual prices investors got in and the commissions they paid, their results may vary for the better or worse. Additionally, there have also been some losing trades.

Don't miss out. Send for your FREE copy of my *Beat-The-Street Portfolio* right away simply by calling toll-free 1-800-711-4090.



nent breakthroughs with the potential to revolutionize entire industries ... to send every money manager on Wall Street into a feeding frenzy ... and to make early-bird investors like you potentially as rich as Midas!

And yet they're still dirt cheap because they're still undiscovered by Wall Street analysts!

More than that:

- I give you comprehensive details on each one of these stocks — a full background on each company, plus the impressive fundamentals that drew me to them in the first place.
- I show you how each company fared in my proprietary screening process.
- I tell you what Wall Street analysts don't know about these remarkable companies — the secret hair triggers that are now primed to send them soaring.
- And I give you my own personal, proprietary strategies for maximizing your profits on each one. How much to buy. What to pay for them. When and how to place your orders. Profit targets. And more.

UnDiscovered Stocks - One Step Ahead Of Wall Street

UnDiscovered Stocks - One Step Ahead Of Wall Street

How I find tomorrow's greatest undiscovered stocks BEFORE Wall Street fat cats do:

I use more than 30 different indicators to help me pick the kind of undiscovered stocks that can make you rich. Each factor helps us narrow the field so I can provide you with only the very best stocks with the biggest profit potential.

For example, a low price-to-book ratio is one of the factors I use to determine if a stock is undervalued, while a low debt-to-equity ratio helps me decide if a company has the ability to expand in both good times and bad.

I can't share my complete list with you, but I can reveal what my indicators tell us about a stock — and how that information benefits my subscribers.

Eleven of my indicators help us to BUY LOW …

- Two of those screens lead us to stocks that are UNDISCOVERED — and thus haven't been run up in price by the Wall Street hype machine …
- Six of them tell us if a stock is UNDERVALUED …
- And three additional screens serve as TIMING INDICATORS so I can identify the right time to buy or sell. Not only do these three indicators help us to buy low, but they also help us to sell high.

But it's not enough for a stock to be undervalued and low priced. It's also critical that the company *and* the stock are poised for tremendous GROWTH. With that in mind I've developed …

- Seven screens to tell us if a company has FUTURE GROWTH POTENTIAL.
- Plus, three additional screens to ensure that the company has the ABILITY TO EXPAND IN BOTH GOOD TIMES AND BAD.
- And two more screens that tell us that a stock has good MOMENTUM FOR FUTURE PRICE GROWTH.

I also like to know what company insiders are up to. Often, their buying — or selling — can alert us to special opportunities or special dangers that have been hushed up. And when I see something extraordinary happening in this department, I take a much closer look so I can uncover what everyone else is missing.

With that goal in mind, I've developed a screen that alerts us to INSIDER BUYING AND SELLING. I want to know if the big guys are rushing in or bailing out. Either one tells us that something big could be happening and I want to know what it is.

Naturally, I'm also concerned about SAFETY and LIQUIDITY. With that in mind I've developed…

- Three screens to tell us that there's POSSIBLE TROUBLE BREWING at the company.
- Four screens to help us identify stocks with REDUCED VOLATILITY FOR GREATER SAFETY.
- Three screens that lead us to stocks that have sufficient LIQUIDITY — so that I'm sure the stock is changing hands frequently enough that it is easy for you to buy or sell its shares.

These screens make it possible for us to provide you with stockpicks that return 78.03% … 83.66% … 98.95% … 233.30% … and up to 289.33%. And you'll find six such stocks in your FREE copy of my ***Beat-The-Street Portfolio***.



Send for your FREE copy of my *Beat-The-Street Portfolio* right away simply by calling toll-free 1-800-711-4090!



For more information, dial *TOLL-FREE* at 1-800-711-4090

Let me rush you our complete *Beat-The-Street Portfolio* — a $474 value — FREE!

My ***Beat-The-Street Portfolio*** is yours FREE just for accepting a risk-free, half-price discount trial of my *UnDiscovered Stocks* service.

Once you've seen how exciting my ***Beat-The-Street Portfolio*** is, you're going to want to buy the stocks immediately. That means you're going to need continuing updates on each one of them ... plus clear, unhedged signals when it's time to take your profits ... and most importantly, you're going to be hungry for MORE stocks like these to continue growing your wealth in the months ahead!

That's why I created my monthly *UnDiscovered Stocks* advisory service.

Each month from now on ...

- **You get one great NEW opportunity every 30 days:** Each one will either be undiscovered or out of favor on Wall Street ... selling at a significant discount to its true value ... AND on the verge of a major development that I'm convinced will trigger an impressive short-term increase in share price. Each stock has passed my tough fundamental screens with flying colors and sailed through a rigorous inspection.

That's the kind of thorough research and analysis it takes to pick stocks that can double, triple or even quadruple your money in short order.

- **You get continuing guidance on every stock I recommend.** I give you clear-cut "buy," "hold" and "sell" signals each month so you know exactly what to do.

- **You get unlimited Flash Alerts when events warrant.** Whenever you need to act quickly between regular issues of *UnDiscovered Stocks* — whether it's just twice a year or 20 times a year — I'll fire off a special Flash Alert just to make sure you won't miss out.

- **You get weekly e-mail commentary on the economy and financial markets.** Every Wednesday — 52 times a year — you'll receive *UnDiscovered Times*, my unique e-zine with my latest insights about how a simple news story sometimes results in a great stock pick, and how sometimes life hands you seemingly random opportunities to turn into financial gains.

- **You get unlimited FREE access to the *UnDiscovered Stocks website* — a type of service others charge up to $460 for.** Read *UnDiscovered Stocks* online — days before it arrives in the mail ... get my Flash Alerts instantly ... maintain your portfolio online ... research any stock or mutual fund you want ... get instant updates to my stock recommendations ... get daily technical and fundamental commentary on the markets ... take profitable advantage of my stock screening tools ... take part in online investment seminars ... and more.

- **And much, much MORE!**

In short, I give you specific, actionable, sound trading advice so that you can convert these great discoveries into REAL wealth month after month!

Special introductory offer: Join now and SAVE HALF!

Considering the fact that *UnDiscovered Stocks* is your key to unlocking all the profits the stock market can give you — your introduction to the kind of stocks that have soared as much as 289.3% — the normal two-year rate of just $378 is an almost unbelievable bargain.

But I don't want you to pay even that pittance. During this special introductory period, your TWO-YEAR membership — including 24 full months of "buy," "hold" and "sell" signals for the most promising stocks on the market — PLUS 24 months of free access to all the money-making tools on my *UnDiscovered Stocks website* — is only $189!

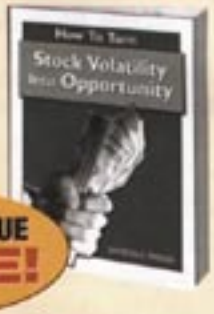
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"I'll send you two additional FREE BONUSES when you join me for TWO YEARS!"

Don't fear unpredictable markets — profit from them!

How to use stock market volatility to rack up windfall profits in both good and bad markets!



A $79 VALUE FREE!

Are you tired of the stock market roller coaster — those dramatic ups and downs that take such an emotional and financial toll? Most investors are. But a savvy few — including subscribers to the *UnDiscovered Stocks* service — know that stock market volatility is actually an absolute godsend if you know how to USE it!

And in your FREE copy of *How to Turn Stock Volatility into Opportunity* you'll discover a remarkable strategy that can hand YOU gains of up to 260% for every 10% move in stocks — regardless of whether stock prices rise OR fall:

Suppose, for example, that you had positioned yourself for a possible stock market rise back on December 23, 2003. An investment of just $25,000 would have soared to as much as $144,444 by March 5, 2004. *That's a 477.8% gain in just 73 days!*

On the other hand, if you had invested $25,000 on March 8 of this year, to play a possible decline in stocks, your investment could have soared to as much as $63,793 by April of this year. *A 155.2% gain in just 38 days!*

In other words, you win no matter which way stocks move!

Best of all, now you can use this remarkable strategy to pile up a king's ransom in 2004-2005. And you'll find everything you need to know in your copy of *How to Turn Stock Volatility into Opportunity* — yours FREE when you join me for two years in ***UnDiscovered Stocks!***



A $79 VALUE FREE!

A Portfolio That Fits You Hand-in-Glove:

Model Portfolios for Every Investor

In this special report, I talk allocation strategy for every stage of life. Whether you are a single twenty-something working at your first real "career job," a committed couple with almost-grown children, or a retiree, there is an allocation method best suited to your life stage.



A $474 VALUE FREE!

Send for your FREE copy of my *Beat-The-Street PORTFOLIO* PLUS these two EXTRA bonuses — FREE!

Just dial TOLL-FREE 1-800-711-4090 now, or complete and return the FREE GIFT CERTIFICATE on page 23 of this report today!



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For more information, dial *TOLL-FREE* at **1-800-711-4090**

An ADDITIONAL $460 Value — FREE

Unlimited FREE access to the UNDISCOVERED STOCKS Website!

The *UnDiscovered Stocks* website brings you an arsenal of moneymaking tools, advice and data — absolutely FREE! Other investment websites charge $19 per month — $460 for two years — yet they don't give you anywhere near the value you get from my FREE site for *UnDiscovered Stocks* subscribers.

It's everything you need to invest more profitably than ever before:

- Regular updates on all my stock recommendations, plus Flash Alerts …
- Read *UnDiscovered Stocks* online — each issue is posted the day it's mailed …
- **Get daily market commentary from both a fundamental and a technical point of view …**
- Create customized charts …
- Get quotes on stocks, mutual funds, options, corporate and municipal bonds, Treasuries and currencies …
- Track the major indices …
- Research stocks and mutual funds …
- Screen stocks using whatever parameters you choose …
- Maintain your portfolio and watch list — all online …
- Access online investment education from my Investors University …
- Download FREE software updates for both PCs and Macs …
- See hot links to recommended companies' sites …
- Get your questions answered FAST …
- Take advantage of my online event calendar with alerts to important economic events and earnings dates, when and where you can see or hear members of the *UnDiscovered Stocks* team and more.
- Personal finance calculators to help you calculate your retirement savings, education fund, currency conversions and more.
- AND MUCH, MUCH MORE!



Heck. Other analysts charge you up to $230 a year — $460 for two years — for the website ALONE! But you get *UnDiscovered Stocks* for less than ONE-FIFTH that amount — PLUS full, free, 24/7 access to the *UnDiscovered Stocks website* … PLUS my ***Beat-The-Street Portfolio*** — a $474 value — FREE!

And there's more: By signing up now for two years, you also get two additional bonuses FREE:

- You get my *MODEL PORTFOLIOS FOR EVERY INVESTOR* to help you hone in on your investment goals, your time horizon, and your risk tolerance — an additional $79 value, and …
- You get *HOW TO TURN STOCK VOLATILITY INTO OPPORTUNITY* — my guide to insulating your whole portfolio from losses while multiplying your profits when stocks rally — yet another $79 value!

Let me sum up: You get …

- My ***Beat-The-Street Portfolio*** — a $474 value — FREE …
- PLUS, my *MODEL PORTFOLIOS FOR EVERY INVESTOR* — a $79 value — FREE …
- PLUS *HOW TO TURN STOCK VOLATILITY INTO OPPORTUNITY* — a $79 value — FREE …

UnDiscovered Stocks - One Step Ahead Of Wall Street

■ PLUS two years of access to the *UnDiscovered Stocks* website, which gives you moneymaking tools others charge up to $460 for ...

■ PLUS, you're SAVING $189 on your membership to my *UnDiscovered Stocks* service ...

Add it up yourself: *That's $1,281 in free gifts and discounts!*

Or if you prefer, test a one-year subscription to *UnDiscovered Stocks* for just $99 — nearly a 48% discount off of the regular $189 price.

You save $90 and still get my ***Beat-The-Street Portfolio*** (a $474 value) ... and 12 months of access to the *UnDiscovered Stocks website* (a $230 value): A total of $794 in gifts and discounts — FREE.

I GUARANTEE you'll be THRILLED with the profits UnDiscovered Stocks makes you!

Just dial **TOLL-FREE** 1-800-711-4090 or return the enclosed FREE-GIFT CERTIFICATE now!

Then, take a *whole year* to decide if my service is right for you.

You must be delighted with the money I make you or you may cancel at any time during that year for a full refund. And even after that, you can cancel anytime for a full refund on all unmailed issues.

Plus, in the unlikely event that you decide to cancel, I insist that you keep everything I've sent you up to that point — including your FREE copy of my ***Beat-The-Street Portfolio*** and your other free guides — as my way of saying "thank you" for giving me a fair trial.

There are millions to be made in the great STOCK MARKET BOOM of 2004-2005. LET'S DO IT TOGETHER!

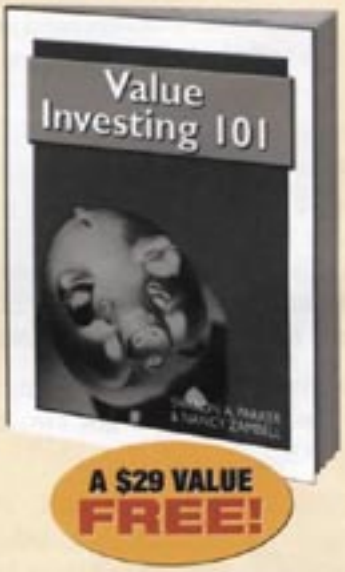
The concept really IS simple: Just find clearly undervalued companies — with excellent products and rising revenues — while they're still selling at a fraction of their true value — BEFORE big mutual fund money

Respond within 10 days and get this valuable gift — a $29 value — FREE!

VALUE INVESTING 101

Discover the Awesome Power of Value Investing ...

... the investing approach used by Warren Buffett and Peter Lynch — and the foundational philosophy behind the stellar performance of *UnDiscovered Stocks*!



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■ **Six Blunders That Cost Most Investors a FORTUNE:** Why 90% to 95% of all investors LOSE money over the long term — and how NOT to be one of them!

■ **Six Secrets for "Out-Buffetting" Buffett:** How you can find the stocks that are most likely to be tomorrow's biggest winners — today!

■ **And much MORE!**

Successful investors give rave reviews to UNDISCOVERED STOCKS!

Wow. Amazing!

"Thanks for your recommendation. Wow has this stock gone up. I'm really amazed with this company.

"Was just wondering if we should buy more or just hold our position? I'm really watching this and really enjoy your newsletter every month. I'm along for the ride and having lots of fun making money the name of the game.

"Thanks for your help."

– Kenny • via Internet

You Do Great Work!

"You do great work finding gems to invest in!"

– A. S. • Rockville, MD

Keep Up the Good Work

"Made a great profit with Barr. Thanks! Have taken your advice on ORLY and HDWR. Can't wait to see how much they will do. Keep up the good work."

– L. M. • Aliso Viejo, CA

You Do Have a Talent

"Congratulations on CNS hitting its price target. I managed to squeak in while it was over 11. Funny thing is that just today I received their annual report and proxy statement. Looks like the Berkshire purchase went through at CMH. I missed this recommendation, though I did pick it up the first time. You do have a talent for picking companies that get bought by Berkshire."

– D. Chee • via Internet

Thank You

"I have been receiving your wonderful newsletter for a couple of years and it is one of my favorites. Thank you for your accurate information."

– D. Getoff • Jamul, CA

JACKPOT!

"You really hit the JACKPOT with CACS, which I bought on your recommendations. Thanks!"

– M. S.• Houston, TX

managers and trillion-dollar hedge funds discover them.

Just do that — and you can't help but grow your money in select undiscovered companies — just like I have over the last two years.

I want to introduce you to these companies now — in your six FREE investigative reports that comprise my ***Beat-The-Street Portfolio*** and in monthly editions of my *UnDiscovered Stocks* service.

I urge you to act now. As we saw in the 1990s, no bull market lasts forever. So you need to make the most of every day of this bull market. And it's my job to help you do that.

I urge you: Send for your free copy of ***Beat-The-Street Portfolio*** and your first edition of my *UnDiscovered Stocks* service now!

Sincerely,



Nancy Zambell
UnDiscovered Stocks

P.S. Respond within the next 10 days, and my publisher will reward you with a FREE copy of my *VALUE INVESTING 101* — a $29 value — FREE. Please see the **FREE-GIFT CERTIFICATE** on page 23.

Remember ... these stocks aren't going to sit around waiting for you. Don't dillydally — send for your FREE ***Beat-The-Street Portfolio*** right away!

UnDiscovered Stocks - One Step Ahead Of Wall Street

BEST VALUE — Join me now to get my complete BEAT-THE-STREET PORTFOLIO Plus Five MORE Potent Money-Making Tools:

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Hone in on your investment goals, your time horizon, and your risk tolerance!



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Make windfall profits in both good markets and bad!



PRICELESS!

Urgent FLASH ALERTS whenever market developments warrant!

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You must be delighted with your profits, or simply call and cancel your subscription at any time in your first year for a FULL REFUND on your subscription.

PLUS, you can cancel anytime thereafter for a FULL REFUND on the unused portion of your subscription.

Either way, you get to keep your FREE copy of our *Beat-The-Street Portfolio* and everything else you've received ABSOLUTELY FREE!

Nancy Zambell

Nancy K. Zambell
UNDISCOVERED STOCKS

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and claim your **FREE Phone-In BONUS!**



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Or fax this form TODAY to: (561) 625-6685

✓ *Yes, Nancy!* I want the ability to obtain double and triple-digit stock market gains by loading my portfolio with undiscovered stocks on the verge of breaking out. Please rush my FREE copy of your ***BEAT-THE-STREET PORTFOLIO*** to me today, and enter my subscription to your service as indicated below.

I understand I must be delighted with the profits I make, or I'm due a REFUND under the terms of this RISK-FREE offer.

☐ **BEST VALUE:** Two years — 24 regular issues of UnDiscovered Stocks, plus two years of website access AND Flash Alerts — just $189. That's a 50% savings off the regular $378 price!

- I SAVE $189 and receive your ***BEAT-THE-STREET PORTFOLIO***, a $474 value, absolutely FREE!
- PLUS, I get your ***MODEL PORTFOLIOS FOR EVERY INVESTOR*** and ***HOW TO TURN STOCK VOLATILITY INTO OPPORTUNITY*** — three investing guides in all — FREE!

☐ **GREAT VALUE:** One year — 12 regular issues of UnDiscovered Stocks, plus a full year of website access AND Flash Alerts — for just $99. That's 48% off the regular $189 price!

- I SAVE $90 and receive your ***BEAT-THE-STREET PORTFOLIO*** absolutely FREE (a $474 value).

Method of Payment:

☐ Check/money order enclosed (Payable to UnDiscovered Stocks)

☐ Please bill my: ☐ ☐ VISA ☐ ☐

card #: expires:

signature:

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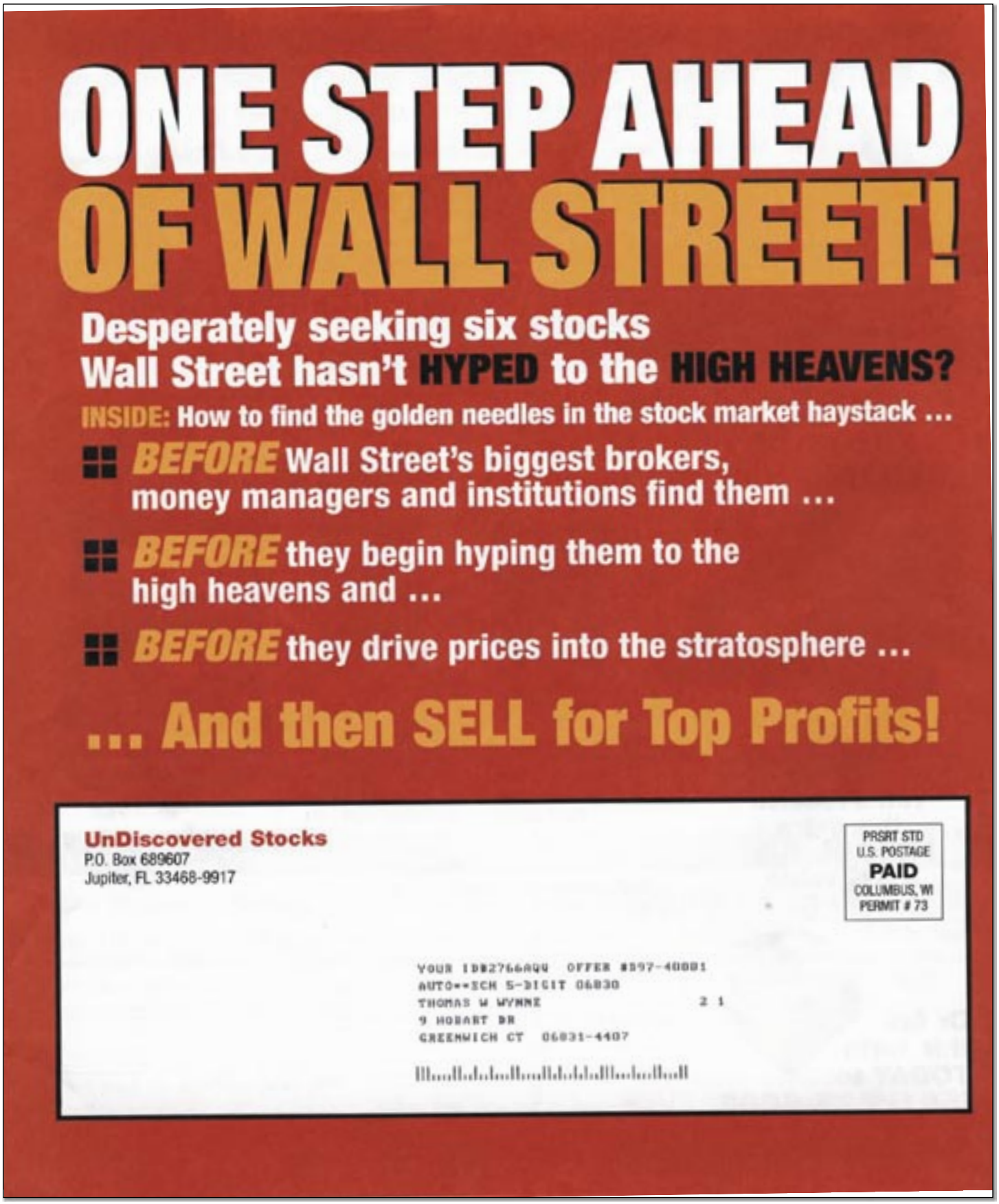
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PAGE 23

UnDiscovered Stocks - One Step Ahead Of Wall Street


ONE STEP AHEAD
OF WALL STREET!
Desperately seeking six stocks
Wall Street hasn't HYPED to the HIGH HEAVENS?
INSIDE: How to find the golden needles in the stock market haystack ...
BEFORE Wall Street's biggest brokers, money managers and institutions find them ...
BEFORE they begin hyping them to the high heavens and ...
BEFORE they drive prices into the stratosphere ...
... And then SELL for Top Profits!
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PRIORITY ACTION-GRAM

A tough package to get through creative. See if you can figure out why… Hint: Its in the first line of the simulated telegram (the ladies in creative HATED IT!).

This is the simple use of an endorsement in a mailing. Dr. Weiss was doing very well in his promotions and we wanted an endorsement from him for Larry Edelson's new newsletter, Real Wealth Report.

The use of the priority-gram format, which we made up ourselves was very useful in positioning this message as "Urgent" to our prospects.

Enjoy!


PRIORITY ACTION-GRAM
ATTENTION POSTMASTER:
URGENT FINANCIAL
UPDATE ENCLOSED –
PLEASE EXPEDITE



From The Desk Of

MARTIN D. WEISS, Ph.D.

Dear Investor,

One of the greatest profit opportunities of your investment lifetime is now unfolding before your very eyes!

As Larry Edelson explains in his enclosed letter, it's an exciting and astonishingly easy way to use today's soaring oil and energy prices to go for some truly spectacular gains of 118% ... 369% ... up to 712%!

And best of all, you can do it for a small fraction of the cost of most of our trading services!

If I were you, I would definitely heed Larry's recommendations. I sure do: Thanks to Larry's astute analysis of the energy market, I was able to accurately predict that oil would rise above $50 a barrel more than two years ago.

More than that: Larry Edelson's energy and natural resource stock picks have generated gains of 145% ... 240% ... up to 562% for my Safe Money subscribers!

Now, after taking a short breather, oil prices are about to move higher again — and Larry has created a way for you to lock in truly astonishing profit potential as the falling dollar and surging energy demand continue to push oil and gas prices through the roof.

So please — read and HEED what Larry says in the enclosed letter. It may be the most profitable reading you've done in a long, LONG time!

Yours for Safe Money,

Martin D. Weiss

Martin D. Weiss, Ph.D.
Publisher & Editor,
Safe Money Report

PRIORITY ACTION-GRAM

DATE: DECEMBER 9, 2004 TIME: 9:30 AM EST

SENDER: Larry Edelson | RECIPIENT: L Allman

SUBJECT: Multiply Your Energy Profits -- 712% gains possible!

URGENT PROFIT ALERT * URGENT PROFIT ALERT * URGENT PROFIT ALERT * URGENT PROFIT

L Allman
6704 Forest Park Dr
Troy MI 48098-1947 034/000

Dear L Allman,

I feel like the guy whose nightmare of a mother-in-law just drove his new Mercedes off a cliff:

I don't know whether to laugh or cry!

One the one hand, we're now staring down the barrel at the most exciting profit opportunity I've seen since Microsoft hit the market at $1 a share -- an opportunity to double or triple your money -- or make even more.

... But on the other hand, the greatest profit opportunities are coming so fast, there's NO WAY I can help you seize them in a monthly newsletter.

ARRGH!

The truly mind-blowing opportunity to grab windfall profits we have so often predicted is here -- NOW!

>> Oil prices are soaring: Already we've seen oil explode to new highs few investors ever dreamed we'd see -- over $55 per barrel? And now, with prices dipping temporarily, the time to stake your claim to this tremedous opportunity is NOW!

Why? Because...

>> Select energy stocks are on a rampage: In the past twelve months -- while the Dow, S&P 500 and Nasdaq seem to be going nowhere fast -- the stocks of giant oil companies are shooting for the moon:

ConocoPhillips is up 49% in a single year ... Smith International has risen 63% ... Occidental Petroleum has climbed 56% ... Sunoco has soared 78% ... and Amerada Hess has rocketed 70%!

And if you'd invested in companies with smaller market caps, you could have racked up even greater pre-commission gains:

* An 87% increase in Smedvig ASA -- turning a $5,000 investment into $9,371 ...

* A 118% gain in Compagnie Generale de Geophysique -- turning a $5,000 investment into $10,918, and ...

URGENT RESPONSE REQUIRED: CALL TOLL FREE 1-888-394-7744

* A 369% jump in Canargo Energy -- turning a $5,000 investment into $23,460, and ...

* A 712% windfall in Danielson Holdings — enough to turn a $5,000 investment into $40,600!

Does the simple fact that these oil stocks have skyrocketed in the last few months mean they'll continue to soar forever? No, we all know that past performance can never be a rock-solid guarantee of future profits.

But at the same time, those profits didn't happen in a vacuum. Soarin crude oil prices are a major reason why those stocks skyrocketed. And every indicator I study is virtually screaming that this explosion in crude oil prices has only BEGUN!

In fact, given the realities of today's energy market ...

I feel like a poker player who just drew FOUR ACES IN A ROW!

ACE #1: World demand is OFF THE CHARTS! The oil industry has never -- NEVER -- seen a demand explosion to rival this one ...

** Europe and the United States are soaking up every drop we can get -- an eye-popping 41.4 million barrels per day ...

** China's 1.3 billion people -- nearly one-fifth of all the people on this planet today -- are increasing their demand for oil at the rate of 39% per year ...

** Demand from the other Asian Tigers is also burgeoning. India will soon be importing an additional 1.5 billion barrels per year. South Korea's oil imports are set to double to 2.2 billion barrels annually. And experts warn that tiny Thailand will soon be importing as much oil as China is now -- around 2.1 billion barrels per year!

** And other regions such as Latin America, the Middle East, Africa, and the former Soviet Union are bellying up to the bar as never before -- adding 17.2 million barrels-per-day demand pressure on oil prices!

Why is this huge demand hitting now? Simple: Nearly one-third of the world's population is essentially coming out of the dark ages ... joining Western capitalist free markets in one fell swoop ... modernizing at a pace never before seen in the history of civilization.

Mark my words: This explosion in demand for oil -- no, this NEED for oil -- is NOT going to abate anytime soon. To the contrary, it's on a rocket ride higher!

ACE #2: Meanwhile, proven in-ground SUPPLIES are rapidly dwindling! Industry experts estimate that there are slightly more than 1 trillion barrels of oil left in the Earth. Of that, just 450 billion barrels -- a mere 35 years worth at current consumption levels -- are believed to be of the quality needed to be efficiently refined into gasoline.

Even if some lucky explorer stumbled across an ocean of previously undiscovered oil somewhere on the planet, supplies of above-ground oil would continue to decline for years as the new field was developed. Reason: It takes up to 15 long years to get newly discovered oil to market!

In the meantime -- as long as demand continues to increase -- you can expect these declining supplies to push oil prices ever higher!

ACE #3: Oil transportation capacity is MAXED OUT! At this very moment, all the world's tanker fleets and every pipeline on the planet are working around the clock, 365 days a year to deliver every drop of oil possible. As a result, transportation costs are skyrocketing -- up about 388% in the past year alone.

There's not one single tanker in the world that's not booked and filled to capacity!

What's worse, producing new tankers and new pipelines takes years. So while transport companies are building like crazy, they have no hope of lowering oil prices now, or for years to come!

ACE #4: Oil refineries are running at FULL TILT! They couldn't produce significant amounts of additional gasoline, diesel and jet fuel or other petroleum products no matter how hard they tried.

Even in the unlikely event that oceans of oil were suddenly discovered ... and even if, by some miracle, transportation companies suddenly were able to move that new oil ... the current supply of refined petroleum products will continue to decline in the foreseeable future!

Plus, since it takes years to bring new refineries online, the shortage of refined products is destined to become even more severe for years to come.

In fact, oil industry experts are now warning of a one-million-barrel-a-day SHORTAGE of refined petroleum products this year!

And next year, it looks like it's going to get even worse: One of my sources in Asia, where I travel frequently, tells me the world could suffer a 2-million-barrel-per-day shortage -- DOUBLE today's shortage -- in the next 12 to 18 months alone!

And believe it or not, there's a FIFTH ACE in this deck!

I'm talking about a WILD CARD with the very real potential to drive oil prices through the roof and give you a virtually UNBEATABLE hand: Unpredictable disruptions in the flow of oil around the world!

Last September, for example, Russian oil giant Yukos shut down 60% of its oil production and prices surged. Earlier, political unrest in Venezuela had the same result.

And all year long, terrorists have been attacking oil fields, pipelines, and terminals in Iraq and Saudi Arabia. Indeed, there have been more than 70 attacks on Iraqi pipelines this year alone, and still more are occurring every month:

>> On May 9, saboteurs hit a pipeline facility at Al-Faw, Iraq. 600,000 barrels of oil per day were put on ice as a result.

>> On August 9, a 42-inch pipeline near Basra was demolished, slashing Iraqi oil production by 1 million barrels.

>> On August 25, terrorists bombed a cluster of 8 pipelines in southern Iraq, cutting production by 600,000 barrels. The pipeline links a major

oil field and pumping station. Nearly two-thirds of Iraqi oil comes from the region.

>> On September 2, terrorists sabotaged the Iraq-Turkey oil pipeline in Kirkuk, Iraq, eliminating 600,000 to 800,000 barrels a day from world supplies.

Can you expect more of these attacks -- even more serious ones? Absolutely. And every one of these assaults further destabilizes the global oil market ... panics investors ... and pushes oil prices higher.

THE BOTTOM LINE: It would take a miracle of biblical proportions to halt this surge in oil prices. Nobody on Earth seems able to push oil prices lower ...

** NOT OPEC: Some people say that OPEC can just pump more oil. But that's just not true. As Reuter's reported on August 3, OPEC's President Purnomo Yusgiantoro states, "There is no additional supply."

He's not alone in saying that OPEC is helpless to lower oil prices. The previous Monday, August 2, when asked what OPEC could do to stop oil prices from soaring, Algerian Oil Minister Chakib Khelil stated, "OPEC can do nothing."

They're right as rain! In the past two months, we've seen OPEC try to knock down oil prices not once, but twice -- and oil prices soared anyway!

** AND NOT EVEN THE U.S. GOVERNMENT: There's been a lot of talk about releasing some of the oil in our Strategic Petroleum Reserves. But even if all 670 million barrels were released, it would equal less than a 33.5 day supply in the U.S. Anyone who thinks that would halt oil's inexorable rise in price simply doesn't understand the problem!

Any way you look at this situation, you'll come to the same conclusion I have: Soaring oil prices -- and the opportunity to cash in on soaring oil stock prices -- will be with us for many years to come!

Who in their right mind would fold a winning hand like this?

Look. I understand that you've been through a lot since 2000. The tech wreck and blue-chip bust ... brokerage scandals ... accounting scandals ... and mutual fund scandals would be enough to discourage anyone.

As if that wasn't enough, there has been no end of news events to distract you -- including 9/11, the Gulf War II, violence in Iraq, and the presidential election.

But all of that is behind us now.

The only thing that matters now is your future. And rising oil prices are presenting you with the potential to rake in historical profits -- IF you act NOW.

I'm talking about the kinds of profits with the power to ...

>> REPAIR any damage to your core holdings suffered in the tech wreck and blue-chip bust of 2000-2002 ...

>> REPLACE the gains you should have been earning for the last four years, and ...

Real Wealth - Energy Windfall #2

>> RESTORE your long-term financial security and abundant retirement.

You're holding the four aces I've just described for you, with the very real probability of drawing a fifth from the deck. It's a hand players wait a lifetime for! Tremendous profit potential is yours for the taking -- so close you can almost taste it.

But only YOU can determine the best way to play your hand.

** You can FOLD: Ignore your four aces, walk away from the table, forfeit your chances to win the pot, and wind up kicking yourself for years to come.

** You can CALL: Dabble with a few overvalued big name oil companies and hope you get lucky ...

** Or you can UP THE ANTE: USE the rare hand you've been dealt to go for the jackpot of a lifetime!

I'm talking about little-known and often-overlooked oil and energy stocks that offer you the potential to grab gains of up to 712% -- enough to turn a $5,000 molehill into a $40,600 mountain of cash, before commissions!

I know what my answer is: I see an utterly predictable, virtually unstoppable, and absolutely massive trend in front of me -- and I want to seize the opportunity for windfall profits!

Please don't misunderstand. I am NOT talking about gambling a huge chunk of your long-term core holdings on things that expose you to unlimited risk.

To the contrary, I'm talking about ...

>> Taking small amounts of money -- a few thousand dollars on each trade ...

>> Taking fliers on stocks that could turn that molehill of cash into a veritable mountain of money -- many times your original investment -- while strictly limiting your risk ...

>> And doing it over and over again as this long-term mega trend continues to unfold!

"OK, Larry, that's simple enough. But the thought of trading stocks still makes me a little nervous ..."

I understand if you're somewhat hesitant. Just about every expert on Wall Street tries to tell you that "buy and hold" is the only way to go. And being cautious where money's concerned is a sure sign of intelligence.

Even though oil stocks are skyrocketing by as much as 712% per year right now ... and even though the trades I've uncovered really do have the potential to make you many times richer ...

... You're probably thinking: "Aren't these stocks volatile? Can't I lose money? Aren't you supposed to be opposed to risk?"

The answers, of course, are "yes," "yes," and "YES."

>> Yes, I'm a stickler for safety. That's why my serious money is in savings vehicles plus solid investments with real, intrinsic value.

>> Yes, many of these super-high-potential stocks are volatile. But when the underlying price of oil is surging, that can be a GOOD thing! It means you stand to rake in truly spectacular gains — far more than if you just bought the biggest bluest-chip companies!

>> Yes, it is possible to lose money. For example, if your timing is wrong and you buy just before a major correction in the stock, the value of the stock will decline.

Or if billions of consumers, companies and governments suddenly and inexplicably cut back on heating their homes, office buildings and factories ... driving their motorcycles, cars, trucks and buses ... or flying their aircraft ...

... if the demand for oil, gasoline, kerosene, jet fuel, heating oil, plastics and a million other petroleum-based products suddenly and inexplicably declined ...

... if oil prices suddenly and inexplicably collapsed, oil stocks could fall in value and you would definitely lose money.

So yes, these red-hot energy stocks are a gamble. That means, you should NOT invest even one penny of your core long-term holdings in them.

But while they do involve risk, these super-volatile energy stocks are anything BUT a one-in-a-million crapshoot!

In fact, rapidly rising oil stocks offer you ...

Four HUGE Advantages Over Every Other Investment You Can Name

ADVANTAGE #1: Unlike highly leveraged hedge funds that have minimums of $100,000 to $1 million or more, these oil stocks allow you to lock in truly huge profit potential, using just $2,000 to $3,000 per trade, plus broker commissions.

ADVANTAGE #2: Unlike oil futures, trading high-potential oil stocks will never expose you to margin calls. It's impossible to lose more than your investment and commission.

ADVANTAGE #3: Unlike options, which have a fixed expiration date, your position in these super-hot oil stocks never expire. You hold them as long as they're going up -- until it's time to take your profits!

ADVANTAGE #4: Unlike other stocks, these high-potential oil and energy stocks allow you to harness the power of today's two most dominant financial facts of life: 1) That governments, businesses and consumers will continue demanding ever-more oil and energy products ... and 2) That oil fields, transport companies, and refineries will take years to catch up to that demand!

For my money, at a time like this, trading oil and energy stocks is the best bet in the entire Wall Street Casino!

If you're thinking I may be right ... if you have a little bit of risk capital available ... and if you'd like to experience the rough and tumble thrills that turn so many energy stock traders into energy stock enthusiasts ... here's news you're going to love:

Quadruple-your-money profits possible!

The profits possible in today's energy markets are *AWESOME*. *And we're* going to be shooting for maximum gains in ENERGY WINDFALL TRADER -- true windfalls that multiply your money -- and I want you to join the party!

These stocks are absolutely explosive right now. In just the last 12 months ...

* Massey Energy is up 131.7% ...
* Petro Development is up 149.6% ...
* ATP Oil and Gas is up 159.7% ...
* Georesources is up 198.7% ...
* Mission Resources is up 246.1% ...
* Vaalco Energy is up 290.9% ...
* GMX Resources is up 376.8% ...
* Toreador Resources is up 453.6%, and ...
* Danielson Holdings is up an astonishing 712.8%!

Just think of it: A 712% return is enough to turn a $5,000 investment into $40,600!

And those are just the one-year gainers. Many energy stocks are so red-hot, they're turning out phenomenal gains in as little as a single week:

>> Last December, micro-cap companies Georesources rose 25.16% and GMX Resources moved 60.16% higher in a single week ...

>> Last January, Mitcham Industries Inc. jumped 38.58% and Danielson Holding Corp. popped up 41.13% in one week ...

>> Last April, Mission Resources flew 52.61% higher in just five trading sessions ...

>> Last June, Dawson Geophysical's soared 27.81% higher in a week ...

>> Last July, Vaalco Energy Inc. skyrocketed 54.26% in a single week, and ...

>> Last month -- November 2004 -- Toreador Resources Corp. jumped 35.25% in just five trading days!

I could go on and on and ON!

You can't turn back the clock to make those trades now, and neither can I. But just imagine the kind of profit-making power those kinds of one-week, double-digit gains could give you. You'd literally compound your profit-making potential!

When you join me in ENERGY WINDFALL TRADER, my sole mission is to help you go for these kinds of windfalls over and over again throughout 2005 and 2006!

URGENT RESPONSE REQUIRED: CALL TOLL FREE 1-888-394-7744

THE ULTIMATE IN SIMPLICITY:

Two simple steps to windfall profit potential

To help you take full advantage of soaring energy prices, I have just launched ENERGY WINDFALL TRADER -- the brand-new, VIP stock trading service specifically designed to put this spectacular profit opportunity within your grasp NOW!

In fact, ENERGY WINDFALL TRADER makes trading so easy, an eighth grader could do it. If you can read and dial a phone, you're ready to start using this remarkable new service right now!

Right off the bat, I'll rush you a FREE copy of our proprietary COMMUNICATOR software that makes sure you get every trading signal immediately and without interference from e-mail providers.

With the COMMUNICATOR, each trading signal appears instantly right on your computer's desktop! Or, if you prefer, your trading signals can arrive in your regular e-mail in-box.

Either way, ENERGY WINDFALL TRADER makes grabbing the huge profit potential that energy stocks now offer you in two easy steps:

STEP #1 -- Look for your Trading Alerts during the trading day: As a member of ENERGY WINDFALL TRADER, you'll hear from me as often as two to three times per week -- with a direct-to-desktop TRADING ALERT through the COMMUNICATOR software and with a back-up to your e-mail address.

To make it easy for you, your Trading Alerts will fall into one of three categories ...

>> "BUY" Alerts contain signals telling you that we're opening a new position. I introduce you to the company behind each stock and show you precisely why I expect its price to surge in the days ahead. And I fully explain my rationale -- including the price you should pay and my profit target.

>> "HOLD" Alerts give you an up-to-the-minute update on our open positions, including the positive developments that are convincing me to stay in the position.

>> "SELL" Alerts mean it's time to execute a stop loss or lock in a nice profit. In each case, I'll show you the selling price of your stock and the result of the trade.

STEP #2 -- Execute the trade: Whenever a "BUY" Alert or "SELL" Alert hits your desktop, just call your broker or jump online and make the trade. I make it so easy, you literally read the trading instructions word-for-word to your broker!

ENERGY WINDFALL TRADER Gives You Tremendous Value For Your Money!

Right off the bat, I'm going to save you HALF off the regular membership fee.

>> Join me for three months for just $295 -- a 50% saving off of the regular $590 price -- YOU save $295!

URGENT RESPONSE REQUIRED: CALL TOLL FREE 1-888-394-7744

>> Join me for a full year for just $995 -- HALF OFF the regular $1,990 price -- you SAVE $995!

>> OR if you're serious about getting the best value for your money, join me for two full years for just $1,695 -- a 50% saving off the regular $3,390 price -- YOU SAVE A WHOPPING $1,695!

Think of it: Your two-year membership is only $2.32 a day -- the cost of a single gallon of gasoline!

PLUS, I've made sure that ...

If YOU don't make money, I don't make money!

I want you to make scads of money. If, for some reason, you don't, my view is that I shouldn't either.

So I'm backing ENERGY WINDFALL TRADER with a truly amazing, iron-clad, money-back guarantee:

If you don't make money, I don't make money. All I ask is that you stick with me for at least six months to show you how profitable ENERGY WINDFALL TRADER can be.

Just sign up now -- and if you don't make back your full subscription fee and MUCH MORE, you're entitled to a FULL refund of your membership. No questions asked and no proof needed. I'll take your word for it. Or cancel anytime after six months for a full refund on the unused portion of your membership.

YOU MUST ACT NOW:
Membership is strictly limited!

I wish I could grant a membership in ENERGY WINDFALL TRADER to everyone. But that wouldn't be fair to you.

The oil stocks we'll be trading are like tightly coiled springs. They typically make big moves on relatively low buying and selling volume. Sending my trades to too many people would make it virtually impossible for anyone to buy at the lowest possible price or to sell at the highest price available.

That's why I must strictly limit the number of members accepted to ENERGY WINDFALL TRADER. Before our trades can move the market, membership will be closed to new subscribers. If your membership hasn't been accepted by then, you'll be out of luck. If you want in, you'll have to wait until a membership opens up.

He who hesitates is lost!

I sincerely hope you join me in ENERGY WINDFALL TRADER. I think it's going to be a god-send for you. At the same time, however, stock trading isn't for everyone.

If you can't afford $995 for a full year of the service and still have a few thousand dollars in capital that you can afford to risk over the next 12 months, ENERGY WINDFALL TRADER isn't for you.

Or if you're worried that investments in these volatile energy stocks -- no matter how small -- might be too risky for you, you should probably just pass.

BUT ...

>> If, like me, you're convinced that exploding global demand for oil, combined with shrinking supplies are a dead-locked cinch in the months ahead ...

>> If you fully grasp how rising oil prices are lighting rockets under revenues and earnings at select oil companies -- and sending stock prices soaring ...

>> If the potentially explosive combination of strictly limited risk, combined with virtually unlimited profit potential, intrigues you at all ...

>> If you feel comfortable risking a modest amount of disposable risk capital in return for the possibility of truly massive profits ...

>> If you'd welcome the careful guidance and instant buy and sell signals only ENERGY WINDFALL TRADER can give you ...

>> And if you can see how the membership fee of just $2.32 a day is a screaming bargain for a service designed to bring you gains of up to 712% per trade -- more than enough to DWARF your membership fee in your very first trade ...

... Please -- do NOT delay: Call Janice TOLL FREE at **888-394-7744** this very minute and mention your personal code of 70-41291 and guarantee your place in ENERGY WINDFALL TRADER -- before it's too late!

Yours for windfall energy profits,

Larry Edelson

Larry Edelson
Contributor, *Safe Money Report*
Editor, *Real Wealth Report*

P.S. I REPEAT: If you don't make money, I don't make money! Just sign up now, and if in 6 months, you don't make back your full subscription fee and MUCH MORE, you're entitled to a FULL refund of your membership. No questions asked and no proof needed. I'll take your word for it. Or cancel anytime thereafter for a full refund on the unused portion of your membership.

I fully expect that we'll soon be crowing about the money we're making together. I urge you: Call Janice TOLL FREE at **888-394-7744** to reserve your place right now -- before it's too late!

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ENERGY WINDFALL TRADER

MEMBERSHIP RESERVATION FORM

☑ **YES, LARRY!** I want to leverage this great explosion in energy prices to the hilt! Please accept my membership in ENERGY WINDFALL TRADER and rush my Energy Windfall Trading Manual to me.

I understand that, while you cannot guarantee that all my trades will be profitable and that all investment strategies include risk of loss, I will be using only speculative funds I can afford to risk. PLUS, I must be delighted with my overall performance or I can cancel at any time in my first six months for a FULL REFUND of my membership, no questions asked.

Please have **Janice** sign me up for ...

☐ **BEST VALUE:** 2 years, just $1,695 -- SAVE $1,695 off of the regular $3,390 price!

☐ **GREAT VALUE:** 1 year, $995 -- SAVE $995 off of the regular $1,990 price!

☐ **GOOD VALUE:** 3 months recurring, $295, charged automatically to my credit card until I tell you to stop sending me your trading alerts. I SAVE $295 off of the regular $590 price!



I MUST hear from you by 12/31/04: Please use this form ONLY if you cannot call 1-888-394-7744 IMMEDIATELY!

Dear Investor,

As Larry says in his enclosed letter, membership in ENERGY WINDFALL TRADER is strictly limited and will be granted on a first-come, first-served basis ONLY.

The only way to ENSURE your place in ENERGY WINDFALL TRADER is to call TOLL FREE 888-394-7744 NOW!

However, if our phone lines are jammed – or if calling is inconvenient for you now – you can use this form as a back-up. Just be sure to complete it and mail it to us TODAY!

Martin D. Weiss

Please select your preferred payment option: ☐ Check Enclosed

Charge my: ☐ MasterCard ☐ Visa ☐ American Express ☐ Discover

Card #: _____ Exp. Date: _____

Signature: _____

Name: _____

Address: _____

City/State/Zip: _____

Phone (for better customer service): ( ) _____

My email address is: _____

PLEASE COMPLETE THIS FORM AND RETURN IT IN THE ENCLOSED POSTAGE-PAID REPLY ENVELOPE.

Or call **Janice** TOLL FREE at **888-394-7744** and mention your personal code of **70-41291** to reserve your place right now!

THANK YOU – AND WELCOME ABOARD!

Any applicable sales tax is included in your purchase price and covered by the publisher. Please make checks payable on U.S. banks to "Energy Windfall Trader."

EWT 41291